52625-1

THE DEPARTMENT OF FINANCIAL INSTITUTIONS

STATE OF INDIANA

July 1, 1981 to June 1982

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INTRODUCTION

The Department of Financial Institutions was created by the Indiana Financial Institutions Act of 1933, with responsibility for supervising commercial banks, trust companies, private banks, savings banks, building and loan associations, credit unions, and finance companies incorporated under the laws of the State of Indiana. Since that time the activities of the Department have been enlarged to include the supervision of pawnbrokers, licensees under the Uniform Consumer Credit Code, industrial loan and investment companies, currency exchanges and budget service companies.

Management and control of the Department are vested in a bipartisan Board composed of seven Members appointed by the Governor. Two of the members shall be persons of practical experience at the executive level of a bank or trust company; one member should be a person of practical experience at the executive level of a building and loan association; one member should be a person of practical experience at the executive level of a state licensed supervised consumer loan business; and one member should be a person of practical experience at the executive level of a state chartered credit union. In the appointment of the other members of the Department, the Governor shall have due regard to a fair representation of the consumer, agricultural, industrial and commercial interest of the state. The chief executive and administrative officer of the Department is the Director. He is responsible for the administration of the policies established by the Members and for the many legislative acts concerning financial institutions. He exercises general supervision over the work of the Department and its staff of supervisors, examiners and administrative personnel.

The Department deals directly with the institutions under its control and through examination and supervision, it endeavors to assure the public of adequate and proper services from such institutions. It is responsible for protecting the interests of depositors, borrowers, shareholders and consumers.

The Department consists of five divisions, each under the direct control of a supervisor. These include the Division of Banks and Trust Companies. Division of Building and Loan Associations, Division of Consumer Credit, and Division of Credit Unions and Research and Statistics. A Division of Electronic Data Processing has been established, assisting all divisions in examination and programming of all data processing. The Division of Liquidation is supervised by the Director.

The Department is a self-supporting branch of state government and none of its operating expenses are paid by general fund taxes. Income is derived from supervisory, examination, and license fees assessed financial institutions under the supervision of this Department.

SUMMARY OF OPERATIONS

The fiscal year ending June 30, 1982 produced results reflective of groundwork laid in fiscal year 1981. The first full year under the amended statute removing "Home Office Protection" saw a number of bank branch applications processed and approved. Although the ultimate effect of the increased freedom and competition is yet to be seen, the Department believes that Indiana's citizens will benefit. The supervisor of Banks & Trust Companies was the key in maintaining stability and viability among problem banks during a year when management faced critical problems brought on by pressures from the monetary system, a depressed Indiana economy and the competition of non-banks performing bank services.

The Department's central office staff was reorganized and augmented to expedite the examiner program instituted in fiscal year 1981 with resultant improvement in the quality and timeliness of reports.

The Department was forced to spend considerable time and effort reacting to new, radical changes in direction coming from the federal regulators at Federal Home Loan Bank Board, Comptroller of the Currency and National Credit Union Administration. The past year, and the present, will have been the most significant in American banking history as both institutional structure and services change.

Substantial time was spent preparing legislation for introduction in the 1983 session. Under the direction of the Department's legal advisor, bills have been introduced which would (1) give the Department the authority to merge failing banks and savings and loan associations before it becomes necessary for forced sale or liquidation; and (2) provide an alternative to the phantom bank structure in one bank holding company formations, and provide substantial reductions in cost to the institution.

A public relations director was employed to carry out two special projects. The first, a recognition program for all state banks chartered for 100 years or more. Personal interviews were conducted with 38 bank chief executive officers, histories written for media publication, and an award ceremony arranged in the Governor's office. The various bank stories will be permanently bound to provide a record of banking's place in Hoosier history. The second, involved inviting all our banks to provide framed pictures of their institutions, reflective of their origins and present status. The result has been an impressive wall display in the Department's offices built around the theme, "Indiana Banking from 1833 to Year 2000."

The effectiveness of all operations in the Department's four divisions improved during the year, despite increased work loads caused by economic conditions which were intensified during the period. Following is a review of the activities of each of the divisions setting forth the major achievements of the past year.

RECEIPTS AND DISBURSEMENTS

	1980	1981	1982
Fund Balance, July 1	$ 500,000.00	$ 282,735.93	$ 468,947.83
Prior Year Refunds		(2,038.76)	
Encumbrances	15,411.60	13,426.69	24,446.26
Cash Balance	$ 515,411.60	$ 294,123.86	$ 493,394.09
RECEIPTS:			
Bank Fees	$ 963,981.13	$1,285,735.73	$1,064,388.38
Building & Loan Examination Fees	150,899.10	193,256.30	147,059.07
Credit Union Examination Fees	174,569.28	277,052.25	190,994.56
Currency Exchange License & Agent Fees	4,910.00	4,995.00	2,952.80
Pawnbroking Licensing Fees	2,400.00	3,937.96	4,720.00
Miscellaneous Fees	31,101.24	18,493.24	70,186.70
Budget Service Company Fees	1,400.00	1,425.00	1,950.00
Uniform Consumer Credit Code Fees	770,958.30	902,766.80	955,694.33
TOTAL INCOME	$2,100,219.05	$2,637,662.28	$2,437,945.84
TOTAL CASH	$2,617,669.41	$2,933,824.90	$2,931,339.93
EXPENDITURES:			
Personal Services	$1,883,159.85	$1,957,303.71	$2,117,464.98
Services Other Than Personal	38,072.86	45,087.47	47,766.78
Services by Contract	29,884.31	44,233.68	54,338.64
Office Supplies	7,224.38	11,460.93	18,091.11
Equipment	11,477.89	6,021.77	11,362.49
Travel	351,687.50	370,124.42	452,073.75
Personnel Development		4,160.07	973.35
TOTAL EXPENDITURES	$2,321,506.79	$2,438,392.05	$2,702,071.10
Actual Operating Income or (Loss)	$ (219,248.98)	$ 199,270.23	$ (264,125.26)
Balance, June 30th	$ 296,162.62	$ 493,394.09	$ 229,268.83
Less Encumbrances	(13,426.69)	(24,446.26)	(14,737.62)
Fund Balance, June 30th	$ 282,735.93	$ 468,947.83	$ 214,531.21
Encumbrances	13,426.69	24,446.26	14,737.62
Cash Balance	$ 296,162.62	$ 493,394.09	$ 229,268.83

DIVISION OF BANKS
AND
TRUST COMPANIES
Schedule A

DIVISION OF BANKS AND TRUST COMPANIES

This Division of the Department of Financial Institutions has responsibility of the administration of the statutes and/or bank regulations governing four (4) types of financial institutions:

1) State Chartered Banks and Trust Companies
2) Mutual Savings Banks
3) Industrial Loan and Investment Companies (Issuing Certificates of Investment)
4) Private Banks

During the fiscal year 1981-1982, the Members of the Department of Financial Institutions took action on fifty-six (56) applications for new branch banking centers. Of this total fifty-three (53) branch applications were approved.

The fiscal year was one of growth for state chartered banks. Total assets increased over $1.128 billion, representing an increase of 7.6%. Total deposits increased $945 million to reach a record high of over $13.7 billion. Time deposits accounted for $1.160 billion of this increase. Demand deposits declined $215 million during this period. Total loans have increased over $425 million and the total is now in excess of the $8.3 billion dollar mark.

Capital and subordinated debentures increased $61.5 million from the total at the close of the last fiscal year. The ratio of capital to deposit decreased from 9.55% to 9.33%. The exhibit below shows the number of banks, their classifications, total deposits, and total assets.

Class	Members Federal Reserve System	Nonmember Insured	Banks Without Deposit Insurance	Total Banks	Branch Offices
State Banks and Trust Companies	41	244	1	286	647
Private Banks	0	0	1	1	0
Mutual Savings Banks	0	4	0	4	4
TOTALS	41	248	2	291	651

SCHEDULE A — SUMMARY OF REPORTS OF CONDITION OF INDIANA STATE BANKS AS OF JUNE 30, 1982

Part I — Consolidated Balance Sheets of Operating Banks

(amounts rounded to nearest thousand)

	1 Private Bank	4 Savings Banks	286 Banks	291 Banks June 30, 1982	292 Banks June 30, 1981	292 Banks Dec. 31, 1980	292 Banks Dec. 31, 1981
ASSETS							
Cash and due from banks	14	11,125	1,238,472	1,249,611	985,326	936,588	1,135,089
U.S. Treasury securities	.....	74,600	1,565,518	1,640,118	1,626,204	1,643,923	1,594,532
U.S. Government agencies, etc.	.....	6,348	1,375,642	1,381,990	1,018,227	909,305	1,215,380
States and political subdivisions	.....	5,565	1,779,387	1,784,952	1,906,104	1,938,320	1,881,106
Other bonds, notes and debentures	.....	None	59,027	59,027	77,548	81,337	91,506
Federal Reserve Stock	.....	None	795	795	2,105	198	217
Trading account securities	.....	None	500	500	None	None	978
Federal Funds Sold	.....	11,710	738,217	749,927	663,703	672,893	889,116
(a) Total loans (excluding unearned income)	.....	181,745	8,274,315	8,456,060	8,028,070	7,830,413	8,169,198
(b) Less: Allowance for possible losses	.....	1,105	80,956	82,061	78,206	76,674	80,843
(c) Loans — Net	.....	180,640	8,193,359	8,373,999	7,949,864	7,753,739	8,088,355
Lease financing receivables	.....	None	19,805	19,805	21,040	21,842	20,050
Bank premises, furniture & fixtures, etc.	15	3,856	286,451	290,322	267,778	258,715	279,736
Other real estate	.....	151	39,699	39,850	21,264	15,812	26,121
Investments in unconsolidated subsidiaries	.....	None	68	68	77	371	76
Customers' acceptance outstanding	.....	None	6,624	6,624	963	611	3,100
Other assets	.....	5,513	346,096	351,609	281,738	249,377	309,194
TOTAL ASSETS	29	299,508	15,649,660	15,949,197	14,821,941	14,483,001	15,534,556

SCHEDULE A — Continued

Part I — Consolidated Balance Sheets of Operating Banks
(amounts rounded to nearest thousand)

	1 Private Bank	4 Savings Banks	286 Banks	291 Banks June 30, 1982	292 Banks June 30, 1981	292 Banks Dec. 31, 1980	292 Banks Dec. 31, 1981
LIABILITIES							
Demand deposits of individuals, partnerships, etc.	.....	13,177	1,747,664	1,760,841	1,930,607	2,452,744	1,984,855
Time and savings deposits of individuals, etc.	.....	262,024	10,414,128	10,676,152	9,655,236	8,871,562	10,233,837
Deposits of U.S. Government	.....	None	21,001	21,001	15,440	18,193	17,681
Deposits of States and Political subdivisions	.....	None	1,124,469	1,124,469	1,028,376	1,151,488	1,021,500
Deposits of foreign governments	.....	None	None	None	None	29	11
Deposits of commercial banks	.....	None	50,667	50,667	45,506	62,576	53,458
Certified and officer' checks	.....	None	121,402	121,402	134,741	124,776	133,353
Total Deposits	.....	275,201	13,479,331	13,754,532	12,809,906	12,681,368	13,444,695
(a) Total demand deposits	.....	13,177	2,217,372	2,230,549	2,445,418	3,015,426	2,458,823
(b) Total time deposits	.....	262,024	11,261,959	11,523,983	10,364,488	9,665,942	10,985,872
Federal Funds Purchased	.....	606	532,683	533,289	447,716	342,150	518,811
(a) Interest bearing notes to U.S. Treasury	.....	None	65,845	65,845	82,411	56,818	54,662
(b) Other liabilities for borrowed money	.....	None	19,758	19,758	14,008	13,880	7,770
Mortgage indebtedness for capitalized leases	.....	None	37,034	37,034	33,446	30,290	37,017
Bank's liability on acceptances outstanding	.....	None	6,624	6,624	963	611	274
Other liabilities	19	3,582	244,216	247,817	209,739	179,025	223,538
TOTAL LIABILITIES	19	279,389	14,385,491	14,664,899	13,598,189	13,304,142	14,286,767
Subordinated notes and debentures	.....	None	31,622	31,622	34,235	34,842	33,317
EQUITY CAPITAL							
Preferred stock	.....	None	1,410	1,410	521	523	1,414
Common stock	10	None	245,258	245,268	236,984	226,839	244,561
Surplus	.....	12,170	491,287	503,457	468,655	445,233	483,854
Undivided profits	.....	2,895	487,992	490,887	470,129	458,068	472,679
Reserve for contingencies, etc.	.....	5,054	6,600	11,654	13,228	13,354	11,964
TOTAL EQUITY CAPITAL	10	20,119	1,232,547	1,252,676	1,189,517	1,144,017	1,214,472
TOTAL LIABILITIES AND EQUITY CAPITAL	29	299,508	15,649,660	15,949,197	14,821,941	14,483,001	15,534,556

SCHEDULE A — Continued

Part II — Analysis of Loans of Operating Banks
(amounts rounded to nearest thousand)

	1 Private Bank	4 Savings Banks	286 Banks	291 Banks June 30, 1982	292 Banks June 30, 1981	292 Banks Dec. 31, 1980	292 Banks Dec. 31, 1981
LOANS (including rediscounts and overdrafts)	None						
Real estate loans:							
a. Construction and land development	.....	954	92,529	93,483	112,607	115,093	98,956
b. Secured by farmland	.....	3,282	386,586	389,868	393,769	396,037	392,333
c. Secured by 1-4 family residential properties							
(1) Insured by FHA or guaranty by VA	.....	583	18,868	19,451	50,310	24,943	55,833
(2) Conventional	.....	136,223	2,384,549	2,520,772	2,465,693	2,467,923	2,474,585
d. Secured by multifamily residential properties							
(1) Insured by FHA or guaranty by VA	.....	None	857	857	1,704	1,082	1,076
(2) Conventional	.....	2,144	53,303	55,447	47,630	48,074	49,842
e. Secured by nonfarm nonresidential properties	.....	15,564	714,836	730,400	711,309	706,575	717,014
Loans to financial institutions:							
a. Real estate investment trusts, etc.	.....	None	9,773	9,773	14,248	9,985	7,037
b. To commercial banks	.....	None	286,123	286,123	95,147	36,214	191,863
c. To finance companies	.....	None	2,520	2,520	9,676	2,626	3,741
d. To other financial institutions	.....	None	9,287	9,287	1,408	11,296	9,059
Loans for purchasing or carrying securities:							
a. To brokers and dealers in securities	.....	None	254	254	5	8,432	10,781
b. Other loans for purchasing or carrying securities	.....	None	14,459	14,459	12,710	5,750	5,110
Loans to finance agricultural production	.....	20	765,554	765,574	714,593	676,570	699,087
Commercial and industrial loans	.....	10,260	1,741,713	1,751,973	1,551,728	1,472,711	1,611,401
Loans to individuals for personal expenditures:							
a. To purchase private automobiles	.....	None	673,828	673,828	757,487	780,141	703,635
b. Credit cards and related plans:							
(1) Retail credit card plans	.....	None	61,130	61,130	51,418	55,919	61,792
(2) Check credit and revolving credit plans	.....	None	14,560	14,560	16,343	12,187	13,873
c. To purchase other retail consumer goods:							
(1) Mobile homes (excluding travel trailers)	.....	None	121,853	121,853	95,526	125,571	126,577
(2) Other retail consumer goods	.....	None	38,024	38,024	74,980	39,987	46,634
d. Instalment loans for modernize properties	.....	1,680	59,041	60,721	52,131	310,219	57,013
e. Other instalment loans — personal expenditures, etc.	.....	6,920	404,720	411,640	395,895	120,018	398,295
f. Single-payment loans for personal expenditures, etc.	.....	3,429	566,795	570,224	569,648	554,390	586,113
All other loans	.....	1,100	114,082	115,182	94,099	99,793	109,302
Total gross loans	.....	182,159	8,535,244	8,717,403	8,290,064	8,081,536	8,430,952
Less: Unearned income on loans reflected above	.....	414	260,929	261,343	261,994	251,123	261,754
TOTAL LOANS	None	181,745	8,274,315	8,456,060	8,028,070	7,830,413	8,169,198

Part III — Consolidated Report of Income for the Calendar Year Ending
December 31, 1980/81 and Six months ending June 30, 1981/82
(amounts rounded to nearest thousand)

	1 Private Bank	4 Savings Banks	286 Banks	291 Banks June 30, 1982	292 Banks June 30, 1981	292 Banks Dec. 31, 1980	292 Banks Dec. 31, 1981
SOURCE AND DISPOSITION OF INCOME							
1. Operating Income:							
a. Interest and fees on loans	.....	9,620	555,058	564,678	514,856	922,057	1,088,169
b. Interest with depository institutions	.....	None	30,821	30,821	13,939	10,492	36,364
c. Income on Federal funds sold	.....	1,149	57,745	58,894	57,601	95,142	117,433
d. Interest on U.S. Treasury securities	.....	3,978	88,190	92,168	81,892	166,748	161,986
e. Interest on U.S. Government securities	.....	300	77,146	77,446	52,726	37,780	123,704
f. Interest on States and political subdivisions	.....	160	59,573	59,733	59,405	111,041	119,504
g. Interest on other bonds, notes and debentures	.....	None	3,650	3,650	3,715	6,320	7,757
h. Dividends on stock	.....	None	5	5	5	9	9
i. Income from lease financing	.....	None	1,510	1,510	1,587	3,141	3,056
j. Income from fiduciary activities	.....	None	6,334	6,334	5,567	10,234	11,917
k. Service charges on deposit accounts	.....	None	14,822	14,822	13,891	22,392	27,868
l. Other service charges, etc.	.....	176	14,899	15,075	15,488	28,911	30,190
m. Other income	.....	641	6,220	6,861	6,150	12,827	12,512
n. TOTAL OPERATING INCOME	None	16,024	915,973	931,997	826,822	1,427,094	1,740,469
2. Operating expenses:							
a. Salaries and employee benefits	.....	1,377	110,765	112,142	106,707	202,472	217,794
b. Interest on C/D's of $100,000 or more	.....	—	94,450	94,450	94,157	155,956	193,994
c. Interest on other deposits	.....	13,758	496,636	510,394	415,514	644,521	910,167
d. Expense of Federal funds purchased	.....	5	33,040	33,045	28,605	43,454	63,489
e. (1) Interest notes to U.S. Treasury	.....	None	5,194	5,194	3,799	5,580	8,055
(2) Interest on other borrowed money	.....	2	1,106	1,108	1,611	1,879	4,251
f. Interest on subordinated notes	.....	None	1,676	1,676	1,670	3,376	3,412
g. Occupancy expense, Gross	.....	333	28,044	28,377	17,739	47,362	52,070
(1) less: Rental income	.....	None	1,417	(1,417)	(916)	(1,604)	(2,568)
(2) Occupancy expense, Net	.....	333	26,627	26,960	16,823	45,758	49,502
h. Furniture and equipment expense	.....	131	8,433	8,564	14,633	13,661	15,675
i. Provision for possible loan losses	.....	19	15,627	15,646	12,375	31,457	36,836
j. Other operating expense	.....	729	67,270	67,999	61,462	119,482	129,781
k. TOTAL OPERATING EXPENSE	None	16,354	860,824	877,178	757,356	1,267,596	1,633,406
3. Income before income taxes, securities gains or losses	.....	(330)	55,149	54,819	69,466	159,498	107,063
4. Applicable income taxes	.....	209	1,870	2,079	6,202	19,557	(1,538)
5. Income before securities gains or losses	.....	(539)	53,279	52,740	63,264	139,941	108,601
6. Securities gains (losses), Gross	.....	13	(6,489)	(6,476)	(4,706)	(5,907)	(14,535)
a. Applicable income taxes	.....	None	(1,309)	(1,309)	(1,713)	(2,377)	(5,161)
b. Securities gains (losses), Net	.....	13	(5,180)	(5,167)	(2,993)	(3,530)	(9,374)
7. Net income	.....	(526)	48,099	47,573	60,271	136,411	99,227
8. Extraordinary items, net of tax effect	.....	None	None	None	66	178	156
9. Net income	.....	(526)	48,099	47,573	60,337	136,589	99,383

SCHEDULE A — Continued

Part III — Consolidated Report of Income for the Calendar Year Ending December 31, 1980/81 and Six months ending June 30, 1981/82
(amounts rounded to nearest thousand)

	1 Private Bank	4 Savings Banks	286 Banks	291 Banks June 30, 1982	292 Banks June 30, 1981	292 Banks Dec. 31, 1980	292 Banks Dec. 31, 1981
CHANGES IN EQUITY CAPITAL							
1. Balance end of previous year	10	20,525	1,193,847	1,214,472	1,144,017	1,029,663	1,143,822
2. Adjustments	.....	—	(1,311)	(1,311)	(293)	663	675
3. Adjusted balance end of previous year	10	20,625	1,192,536	1,213,161	1,143,724	1,030,326	1,144,497
4. Net Income (loss)	.....	(526)	48,099	47,573	60,337	136,589	99,383
5. Sales, conversions or retirement of capital:							
(1) Transactions with holding companies, etc.	.....	—	7,178	7,178	(40)	3,650	921
(2) Other	.....	—	(1,142)	(1,142)	426	6,089	3,959
6. Changes incident to merger, etc.	.....	—	2,068	2,068	300	None	893
7. Cash dividends on common stock	.....	—	(15,784)	(15,784)	(15,110)	(33,345)	(37,272)
8. Cash dividends on preferred stock	.....	—	(109)	(109)	(60)	(246)	(120)
9. Stock dividends issued	.....		*1,311	*1,311	*9,470	*13,748	*15,556
10. Other increases (decreases)	.....	20	(299)	(279)	(60)	954	2,211
11. Balance end of current period	10	20,119	1,232,547	1,252,666	1,189,517	1,144,017	1,214,472

* Not included in figures — listed for record purposes only

SCHEDULE A — Continued

Part IV — Comparative Balance Sheet Operating Ratios
as of June 30, 1982

	1 Private Bank	4 Savings Banks	286 Banks	291 Banks June 30, 1982	292 Banks June 30, 1981	292 Banks Dec. 31, 1980	292 Banks Dec. 31, 1981
Demand deposits/total deposits	None	4.8%	16.5%	16.2%	19.1%	23.8%	18.3%
Time deposits/total deposits	.....	95.2%	83.5%	83.8%	80.9%	76.2%	81.7%
Cash & due from banks/total deposits	.....	4.0%	9.2%	9.1%	7.7%	7.4%	8.4%
Cash, U.S. Govt. & Fed. Agencies/total deposits	.....	33.5%	31.0%	31.1%	28.3%	27.5%	29.3%
Total loans/total deposits	.....	66.0%	61.4%	61.5%	62.7%	61.7%	60.8%
Capital account/total deposits	.....	7.3%	9.1%	9.1%	9.3%	9.0%	9.0%
Fixed assets/total capital	.....	19.2%	23.2%	23.2%	22.5%	22.6%	23.0%
Borrowed funds/total capital	.....	None	7.0%	6.8%	8.1%	6.2%	5.1%
Capital account/total loans	.....	11.1%	14.9%	14.8%	14.8%	14.6%	14.9%
Capital account/total assets	.....	6.7%	7.9%	7.9%	8.0%	7.9%	7.8%
Total loans/total assets	.....	60.7%	52.9%	53.0%	54.2%	54.1%	52.6%
Loan reserve/total loans	.....	.6%	1.0%	1.0%	1.0%	1.0%	1.0%
Fed funds sold/capital account	.....	58.2%	59.9%	59.9%	55.8%	58.8%	42.7%
Fed funds purchased/capital account	.....	3.0%	43.2%	42.6%	37.6%	29.9%	

DIVISION OF BANKS
AND
TRUST COMPANIES
Schedule B

SCHEDULE B — CHANGE IN THE STATUS OF BANKS

July 1, 1981 tc June 30, 1982

Name of Bank	Location	Date	Capital	Remarks
		Part I — New Banks		
"F.C. Bank"	Anderson	7-08-81		"Interim" bank utilized in the corporate reorganization of Citizens Banking Company, Anderson, Madison County, Indiana.
"Greene County Bank"	Bloomfield	1-04-82		"Interim" bank utilized in the corporate reorganization of Bloomfield, Greene County, Indiana.
"Brownsburg Service Bank"	Brownsburg	6-28-82		"Interim" bank utilized in the corporate reorganization of Hendricks County Bank & Trust Company, Brownsburg, Hendricks County, Indiana.
"Whitley Banking Company"	Columbia City	1-25-82		"Interim" bank utilized in the corporate reorganization of The Farmers Loan & Trust Company, Columbia City, Whitley County, Indiana.
"Capital Service Bank"	Corydon	12-17-81		"Interim" bank utilized in the corporate reorganization of Old Capital Bank & Trust Company, Corydon, Harrison County, Indiana.
"Bank of Covington"	Covington	5-26-82		"Interim" bank utilized in the corporate reorganization of Bank of Western Indiana, Covington, Fountain County, Indiana.
"Commercial State Bank"	Crown Point	3-10-82		"Interim" bank utilized in the corporate reorganization of The Commercial Bank, Crown Point, Lake County, Indiana.
"Mooresville Bank & Trust Company"	Eminence	2-09-82		"Interim" bank utilized in the corporate reorganization of Morgan County Bank & Trust Company, Eminence, Morgan County, Indiana.
"New Paris Bank"	New Paris	1-25-82		"Interim" bank utilized in the corporate reorganization of Salem Bank & Trust Company, Goshen, Elkhart County, Indiana.
"The Fortville Bank"	Fortville	10-15-81		"Interim" bank utilized in the corporate reorganization of Greenfield Banking Company, Greenfield, Hancock County, Indiana.
"The Main Street Bank"	Ferdinand	12-23-81		"Interim" bank utilized in the corporate reorganization of Dubois County Bank, Jasper, Dubois County, Indiana.
"Newton County Bank"	Kentland	12-17-81		"Interim" bank utilized in the corporate reorganization of Kentland Bank, Kentland, Newton County, Indiana.
"First Bank of Morgan County"	Monrovia	3-05-82		"Interim" bank utilized in the corporate reorganization of Citizens Bank, Mooresville, Morgan County, Indiana.

SCHEDULE B — Continued

Name of Bank	Location	Date	Capital	Remarks
"First Midwest Bank & Trust"	New Albany	11-30-81		"Interim" bank utilized in the corporate reorganization of Union Bank & Trust of New Albany, Floyd County, Indiana.
"Manchester State Bank"	North Manchester	10-15-81		"Interim" bank utilized in the corporate reorganization of Indiana Lawrence Bank, North Manchester, Wabash County, Indiana.
"WVBT Bank"	Bunker Hill	12-17-81		"Interim" bank utilized in the corporate reorganization of Wabash Valley Bank & Trust Company, Peru, Miami County, Indiana.
"Jay County Bank"	Redkey	10-15-81		"Interim" bank utilized in the corporate reorganization of The Peoples Bank, Portland, Jay County, Indiana.
"The Parke County Service Bank"	Rockville	4-27-82		"Interim" bank utilized in the corporate reorganization of The Parke State Bank, Rockville, Parke County, Indiana.
"Scottsburg Bank"	Scottsburg	3-26-82		"Interim" bank utilized in the corporate reorganization of The Scott County State Bank, Scottsburg, Scott County, Indiana.
"Indiana Sointerim Bank"	Sellersburg	12-29-81		"Interim" bank utilized in the corporate reorganization of Indiana Southern Bank, Sellersburg, Clark County, Indiana.
"Bank of Switzerland County"	Vevay	5-28-82		"Interim" bank utilized in the corporate reorganization of Vevay Deposit Bank, Vevay, Switzerland County, Indiana.
"S.B.T. Bank"	Vincennes	2-09-82		"Interim" bank utilized in the corporate reorganization of Security Bank & Trust Company, Vincennes, Knox County, Indiana.
		Part II — Banks Closed		
None				
		Part III — Branches, Authorized and Opened		
Commercial Bank & Trust Company	Alexandria	3-05-82		2940 North Broadway, (in Marsh Supermarket), Anderson, Madison County, Indiana.
Citizens Banking Company	Anderson	4-20-82		1101 Meridian Plaza, Anderson, Madison County, Indiana. (former Main office site)
Bentonville State Bank	Bentonville	1-26-82		505 West 30th Street, Connersville, Fayette County, Indiana.
Hendricks County Bank & Trust Co.	Brownsburg	4-03-82		South of I-74 on State Road 267, in Brownsburg Shopping Center, Brownsburg, Hendricks County, Indiana.
Wayne Bank & Trust Company	Cambridge City	4-05-82		4403 East Main Street, Richmond, Wayne County, Indiana.

SCHEDULE B — Continued

Name of Bank	Location	Date	Capital	Remarks
The Camden State Bank	Camden	1-04-82		Approximately 120 feet East of the Southeast corner of Willow and Columbia Streets, Flora, Carroll County, Indiana.
Union State Bank	Carmel	1-30-82		4775 East 126th Street, (at 126th Street and Gray Road, in Brookshire Village Shoppes), Carmel, Hamilton County, Indiana.
Chesterton State Bank	Chesterton	2-02-82		801 Broadway, Chesterton, Porter County, Indiana.
Irwin Union Bank & Trust Company	Columbus	11-11-81		3110 North National Road, (in Kroger Sav-on Store), Columbus, Bartholomew County, Indiana.
Bank of Western Indiana	Covington	10-23-81		117 North Perry Street, Attica, Fountain County, Indiana.
The Fountain Trust Company	Covington	10-21-81		427 East Main Street, (between Main Street and State Highway 28), Attica, Fountain County, Indiana.
DeMotte State Bank	DeMotte	11-02-81		325 North Halleck Street, DeMotte, Jasper County, Indiana.
Anthony Wayne Bank	Fort Wayne	8-05-81		705 Northcrest Shopping Center, (In Kroger Store), Fort Wayne, Allen County, Indiana.
Anthony Wayne Bank	Fort Wayne	7-20-81		6101 Stellhorn Road, (In Kroger Store), Fort Wayne, Allen County, Indiana.
Anthony Wayne Bank	Fort Wayne	6-09-82		3230 Fairfield Avenue, Fort Wayne, Allen County, Indiana.
Indiana Bank & Trust Company	Fort Wayne	12-01-81		5300 Decatur Road, (In Scott's Food Stores), Fort Wayne, Allen County, Indiana.
Indiana Bank & Trust Company	Fort Wayne	12-01-81		913 South Calhoun, Fort Wayne, Allen County, Indiana.
Indiana Bank & Trust Company	Fort Wayne	9-15-81		3810 Ferguson Road, Fort Wayne, Allen County, Indiana.
Indiana Bank & Trust Company	Fort Wayne	7-22-81		6128 Stellhorn Road, Fort Wayne, Allen County, Indiana.
Indiana Bank & Trust Company	Fort Wayne	7-22-81		5944 U.S. 24 West, Fort Wayne, Allen County, Indiana.
Indiana Bank & Trust Company	Fort Wayne	7-22-81		600 East Coliseum Boulevard, Fort Wayne, Allen County, Indiana.
Indiana Bank & Trust Company	Fort Wayne	7-22-81		3304 South Fairfield, Fort Wayne, Allen County, Indiana.
Indiana Bank & Trust Company	Fort Wayne	7-22-81		Southgate Plaza Shopping Center, Fort Wayne, Allen County, Indiana.
Indiana Bank & Trust Company	Fort Wayne	7-22-81		411 Lincoln Highway West, New Haven, Allen County, Indiana.
Indiana Bank & Trust Company	Fort Wayne	7-22-81		6020 Upper Huntington Road, Fort Wayne, Allen County, Indiana.

SCHEDULE B — Continued

Name of Bank	Location	Date	Capital	Remarks
Indiana Bank & Trust Company	Fort Wayne	7-22-81		3261 Riveria Plaza, Fort Wayne, Allen County, Indiana.
Indiana Bank & Trust Company	Fort Wayne	7-22-81		7606 South Anthony Boulevard, Fort Wayne, Allen County, Indiana.
Indiana Bank & Trust Company	Fort Wayne	4-15-82		110 West Berry Street, Fort Wayne, Allen County, Indiana.
Peoples Trust Bank	Fort Wayne	12-08-81		5300 Decatur Road, Fort Wayne, Allen County, Indiana.
Peoples Trust Bank	Fort Wayne	11-30-81		3810 Ferguson Road, Fort Wayne, Allen County, Indiana.
Peoples Trust Bank	Fort Wayne	11-30-81		2101 Coliseum Boulevard East, (Walb Memorial Union), Fort Wayne, Allen County, Indiana.
Peoples Trust Bank	Fort Wayne	11-30-81		9105 Lima Road, Fort Wayne, Allen County, Indiana.
Peoples Trust Bank	Fort Wayne	7-22-81		7606 South Anthony Boulevard, Fort Wayne, Allen County, Indiana.
Peoples Trust Bank	Fort Wayne	7-22-81		3261 Riveria Plaza, Fort Wayne, Allen County, Indiana.
Peoples Trust Bank	Fort Wayne	7-22-81		6020 Upper Huntington Road, Fort Wayne, Allen County, Indiana.
Peoples Trust Bank	Fort Wayne	7-22-81		411 Lincoln Highway West, New Haven, Allen County, Indiana.
Peoples Trust Bank	Fort Wayne	7-22-81		915 South Clinton Street, Fort Wayne, Allen County, Indiana.
Peoples Trust Bank	Fort Wayne	7-22-81		7800 South Anthony Boulevard, Fort Wayne, Allen County, Indiana.
Peoples Trust Bank	Fort Wayne	7-22-81		4201 Coldwater Road, Fort Wayne, Allen County, Indiana.
Peoples Trust Bank	Fort Wayne	4-15-82		110 West Berry Street, Fort Wayne, Allen County, Indiana.
Franklin Bank & Trust Company	Franklin	1-06-82		1073 West Jefferson Street, Franklin, Johnson County, Indiana.
Salem Bank & Trust Company	Goshen	3-07-82		1503 South Main Street, Goshen, Elkhart County, Indiana.
Bank of Highland	Highland	9-23-81		8401 Indianapolis Boulevard, (in Strack and Van Til Supermarket), Highland, Lake County, Indiana.
Lafayette Savings Bank	Lafayette	6-21-82		360 Brown Street, Lafayette, Tippecanoe County, Indiana.
Lafayette Savings Bank	Lafayette	6-21-82		Corner of State and Grant Streets, in the Purdue Memorial Union Building, West Lafayette, Tippecanoe County, Indiana.
Lafayette Savings Bank	Lafayette	6-21-82		728 Northwestern Avenue, West Lafayette, Tippecanoe County, Indiana.

SCHEDULE B — Continued

Name of Bank	Location	Date	Capital	Remarks
Lafayette Savings Bank	Lafayette	6-21-82		3123 Union Street, Lafayette, Tippecanoe County, Indiana.
Lafayette Savings Bank	Lafayette	6-21-82		2207 Sagamore Parkway, Lafayette, Tippecanoe County, Indiana.
Lafayette Savings Bank	Lafayette	6-21-82		2200 Elmwood Avenue, Lafayette, Tippecanoe County, Indiana.
Leiters Ford State Bank	Leiters Ford	5-25-82		27 North Street, Leiters Ford, Fulton County, Indiana (former main office site)
Allen County Bank & Trust Company	Leo	11-11-81		12101 Lima Road, (within Irene Byron Health Center), Fort Wayne, Allen County, Indiana.
Citizens State Bank	New Castle	4-19-82		120-D South Memorial Drive, (in Trojan Plaza Shopping Center), New Castle, Henry County, Indiana.
Southern Indiana Bank & Trust Company	Newburgh	3-23-82		966 North Highway 61, Boonville, Warrick County, Indiana.
State Bank of Rensselaer	Rensselaer	6-28-82		425 North Halleck Street, DeMotte, Jasper County, Indiana.
First Bank & Trust Company	Speedway	11-23-81		2300 West 86th Street, Indianapolis, Marion County, Indiana.
First Source Bank	South Bend	4-26-82		133 South Main Street, South Bend, St. Joseph County, Indiana (former main office)
St. Joseph Bank & Trust Company	South Bend	6-29-82		222 South Michigan Street, Lakeville, St. Joseph County, Indiana (acquired through merger with Central State Bank of Lakeville)
The Veedersburg State Bank	Veedersburg	5-17-82		RR #3, Corner of Old U.S. 41 and Mount Street, Veedersburg, Fountain County, Indiana.
Frances Slocum Bank & Trust Company	Wabash	5-24-82		905 State Road 114 West, North Manchester, Wabash County, Indiana.
Counting House Bank	Warsaw	1-07-82		120 South Lake Street, Warsaw, Kosciusko County, Indiana.
Lake City Bank	Warsaw	4-19-82		State Road 13 South, Wawasee Village, Syracuse, Kosciusko County, Indiana.
The First Bank of Whiting	Whiting	6-11-82		117 East Joliet Street, Crown Point, Lake County, Indiana.
The First Bank of Whiting	Whiting	6-11-82		13200 Morse Street, Cedar Lake, Lake County, Indiana.
The First Bank of Whiting	Whiting	6-11-82		200 Franciscan Drive, Crown Point, Lake County, Indiana.
The First Bank of Whiting	Whiting	6-11-82		1276 North Main, Crown Point, Lake County, Indiana.
The First Bank of Whiting	Whiting	6-11-82		8310 Broadway, Merrillville, Lake County, Indiana.
The First Bank of Whiting	Whiting	6-11-82		8183 East 109th Street, Crown Point, Lake County, Indiana.

SCHEDULE B — Continued

Name of Bank	Location	Date	Capital	Remarks
		Part IV — Branches Closed		
St. Joseph Valley Bank	Elkhart	4-23-82		3763 Jackson Boulevard, Elkhart, Elkhart County, Indiana.
St. Joseph Valley Bank	Elkhart	5-28-82		3301 Benham Avenue, Elkhart, Elkhart County, Indiana.
St. Joseph Valley Bank	Elkhart	5-28-82		1811 South Main Street, Elkhart, Elkhart County, Indiana.
Hoosier State Bank of Indiana	Hammond	6-30-82		5255 Hohman Avenue, Hammond, Lake County, Indiana.
Union Bank & Trust Company	Kokomo	6-04-82		519 East Markland Avenue, Kokomo, Howard County, Indiana.
Floyd County Bank	New Albany	4-16-82		118 East Spring, (drive-in), New Albany, Floyd County, Indiana.
Citizens Bank of Portland	Portland	6-30-82		1601 North Meridian Street, Portland, Jay County, Indiana.
United Bank	Upland	12-15-81		215 North Water Street, Jonesboro, Grant County, Indiana.
		Part V — Branches Relocated		
Citizens Banking Company	Anderson	4-20-82		From: 1101 Meridian Plaza to 1119 Meridian Plaza. Anderson, Madison County, Indiana.
First Bank of Carroll County	Burlington	6-01-82		From: 503 West Columbia Street (State Road 18), Northwest corner lot of the intersection, Flora to 15 East Columbia, Flora, Carroll County, Indiana.
Union State Bank	Carmel	4-05-82		From: 10447 North College Avenue to 10455 North College Avenue, Carmel, Hamilton County, Indiana.
Union Bank & Trust Company	Kokomo	6-07-82		From: 1210 East Boulevard to 1151 East Hoffer Street, Kokomo, Howard County, Indiana.
Citizens Bank	Mooresville	4-27-82		From: One West Main Street to 43 East Washington Street, Monrovia, Morgan County, Indiana.
		Part VI — Main Office Relocated		
Citizens Banking Company	Anderson	4-19-82		From: 11th & Meridian Plaza to Northwest corner of 8th and Main Streets, Anderson, Madison County, Indiana.
Dubois County Bank	Jasper	3-15-82		From: 602 Main Street to Northeast corner of Sixth and Mill Streets, Jasper, Dubois County, Indiana.
Leiters Ford State Bank	Leiters Ford	5-24-82		From: 27 North Street to 913 Main Street, Rochester, Fulton County, Indiana.

SCHEDULE B — Continued

Name of Bank	Location	Date	Capital	Remarks
Greenfield Banking Company "The Fortville Bank" (an "interim" bank)	Greenfield Fortville	3-01-82		Surviving bank is Greenfield Banking Company, Greenfield, Hancock County, Indiana.
Dubois County Bank "The Main Street Bank" (an "interim" bank)	Jasper Ferdinand	6-01-82		Surviving bank is Dubois County Bank, Jasper, Dubois County, Indiana.
Citizens Bank & Trust Company "Cinterim State Bank" (an "interim" bank)	Jeffersonville Jeffersonville	10-16-81		Surviving bank is Citizens Bank & Trust Company, Jeffersonville, Clark County, Indiana.
Kentland Bank "Newton County Bank" (an "interim" bank)	Kentland Kentland	4-13-82		Surviving bank is Kentland Bank, Kentland, Newton County, Indiana.
The Boone County State Bank "BC Bank" (an "interim" bank)	Lebanon Lebanon	12-31-81		Surviving bank is The Boone County State Bank, Lebanon, Boone County, Indiana.
Madison Bank & Trust Company "Ohio Valley State Bank" (an "interim" bank)	Madison Hanover	7-08-81		Surviving bank is Madison Bank & Trust Company, Madison, Jefferson County, Indiana.
Union Bank & Trust of New Albany "First Midwest Bank & Trust" (an "interim" bank)	New Albany New Albany	4-14-82		Surviving bank is Union Bank & Trust of New Albany, New Albany, Floyd County, Indiana.
Indiana Lawrence Bank & Trust Company "Manchester State Bank" (an "interim" bank)	North Manchester North Manchester	6-22-82		Surviving bank is Indiana Lawrence Bank, North Manchester, Wabash County, Indiana.
Wabash Valley Bank & Trust Company "WVBT Bank" (an "interim" bank)	Peru Bunker Hill	5-14-82		Surviving bank is Wabash Valley Bank & Trust Company, Peru, Wabash County, Indiana.
The Peoples Bank "Jay County Bank" (an "interim" bank)	Portland Redkey	1-25-82		Surviving bank is The Peoples Bank, Portland, Jay County, Indiana.
Indiana Southern Bank of Sellersburg "Indiana Sointerim Bank" (an "interim" bank)	Sellersburg Sellersburg	6-18-82		Surviving bank is Indiana Southern Bank, Sellersburg, Clark County, Indiana.

DIVISION OF BANKS
AND
TRUST COMPANIES
Schedule C

SCHEDULE C

List of Indiana State Banks as of June 30, 1982
Part I — Operating Banks

Charter No.	Name	Location
S-631	Akron Exchange State Bank	Akron
S-749	Alexandria Banking Company	Alexandria (One Branch in City)
T-131	Commercial Bank and Trust Company	Alexandria (Branch at Anderson and one in City)
S-470	Anderson Banking Company	Anderson (Branch at Chesterfield, Edgewood, Frankton, and four in City)
S-748	Citizens Banking Company	Anderson (Seven Branches in City)
S-690	Angola State Bank	Angola (One Branch in City)
S-685	Arlington State Bank	Arlington (Branch at Circleville)
S-185	The Auburn State Bank (7)	Auburn
S-318	The Austin State Bank	Austin
S-737	Community State Bank (7)	Avilla
S-315	The Bargersville State Bank	Bargersville (Branch S.R.#37 and County Line Road, Greenwood, Smith Valley Road and one in City)
S-39	Batesville State Bank	Batesville
S-852	First Bank & Trust Company of Batesville	Batesville (Branch at Milan)
S-663	The Bath State Bank	Bath
S-866	The Stone City Bank	Bedford
S-817	Bentonville State Bank (7)	Bentonville (Branch at Everton and S.R. #44 and Co. Rd. #200 and at Connersville)
S-68	First Bank of Berne (7)	Berne (One City Branch)
S-370	The Bippus State Bank	Bippus
S-273	Bloomfield State Bank	Bloomfield (Branch at Newberry, Jasonville and at Jct. S.R. #45 and S.R. #445 and one in City)
S-89	Monroe County State Bank	Bloomington (Branch at Highland Village and one in City)
S-757	Farmers and Merchants Bank	Bluffton
T-164	Peoples Trust and Savings Bank	Boonville
S-139	The Farmers and Merchants Bank	Boswell (Branch U.S. #52 and Maddoy Road)
S-142	The First State Bank (7)	Bourbon
T-11	First Bank and Trust Company of Clay Co.	Brazil (Branch at Clay City, Prairie City and one in City)
S-514	Bremen State Bank	Bremen (One City Branch)
S-740	Community State Bank of Brook	Brook
S-222	The Farmers State Bank (7)	Brookston
T-167	Peoples Trust Company (7)	Brookville (One City Branch)
S-303	Hendricks County Bank & Trust Company (7)	Brownsburg (Branch at Plainfield and one in City)
S-282	The Citizens State Bank	Brownstown (Branch at Vallonia and Freetown)
T-196	The Peoples Bank	Brownstown (Branch at Crothersville, and outside Seymour)
S-445	First Bank of Carroll County	Burlington (Branch at Delphi and Flora)
S-276	State Bank of Burnettsville	Burnettsville
S-804	Peoples State Bank	Cambridge City (Branch at Economy and Fountain City)
T-114	The Wayne Trust Company (7)	Cambridge City (Branch at Richmond)
S-548	The Camden State Bank	Camden (Branch at Flora)
S-863	Carmel Bank & Trust Co.	Carmel
S-862	Fidelity Bank of Indiana	Carmel (Branch outside city limits of Sheridan, South Harbour and three in City)
S-647	Union State Bank	Carmel (Branches at Home Place, Noblesville, Westfield and two in City)
S-617	State Bank of Carthage (7)	Carthage
S-842	Chandler State Bank	Chandler
S-754	First Bank of Charlestown (8)	Charlestown (Two City Branches)
S-861	Madison County Bank & Trust	Chesterfield (Branch north of Anderson)
S-339	Chesterton State Bank (7)	Chesterton (Branch at South Haven, two in Portage and three in City)
S-260	Chrisney State Bank	Chrisney
S-696	Churubusco State Bank	Churubusco

SCHEDULE C

List of Indiana State Banks as of June 30, 1982

Charter No.	Loans and Discounts Including Overdrafts	Loan Reserve	Total Securities	Cash and Due from Banks	Fixed Assets and Other Real Estate	Total Deposits	Total Capital Account	Total Resources
S-631	17,836	231	8,701	594	490	22,960	2,191	28,177
S-749	10,917	7	4,729	1,113	813	16,731	1,384	18,379
T-131	11,149	102	5,039	2,681	536	17,745	1,819	19,767
S-470	70,649	515	96,571	12,951	2,207	166,043	15,687	195,462
S-748	68,954	605	36,275	4,630	7,854	90,496	6,008	120,526
S-690	19,278	50	10,778	3,644	848	33,845	2,542	37,374
S-685	11,663	107	3,334	485	611	15,028	1,197	16,743
S-185	16,391	124	29,108	2,986	—	47,889	6,876	55,961
S-318	91	None	None	3,187	86	3,174	1,097	4,273
S-737	8,540	96	14,797	1,299	138	22,400	2,293	24,701
S-315	23,836	178	7,175	3,504	1,385	33,130	2,429	36,607
S-39	16,183	189	13,077	878	462	27,349	3,460	32,569
S-852	33,146	195	29,112	1,578	574	61,072	5,680	68,915
S-663	3,943	52	4,952	540	54	9,000	947	10,137
S-866	20,646	154	5,143	1,198	264	24,273	2,644	27,657
S-817	14,446	14	4,404	1,019	185	20,829	1,980	23,336
S-68	38,505	453	34,281	1,787	322	70,453	6,416	78,458
S-370	6,106	65	6,525	785	176	12,860	1,337	14,197
S-273	35,759	673	23,894	3,090	1,574	59,808	3,982	66,300
S-89	51,793	555	22,568	7,938	2,002	77,968	7,750	87,201
S-757	29,996	334	16,946	4,631	93	54,540	6,147	61,730
T-164	17,935	172	28,224	2,178	507	43,876	7,023	51,567
S-169	16,470	148	10,292	1,713	311	27,685	2,383	30,802
S-142	15,903	206	11,452	1,000	248	30,598	4,151	35,001
T-11	44,172	275	22,241	2,840	1,367	71,469	5,596	79,046
S-514	32,752	371	10,123	2,561	975	42,664	2,695	47,501
S-740	8,179	42	7,203	755	149	15,488	2,031	17,548
S-222	10,354	89	1,947	564	245	15,472	1,681	17,153
T-167	17,905	169	13,785	1,488	698	31,349	3,284	35,528
S-303	24,842	96	16,381	3,204	1,149	44,436	3,758	49,258
S-282	21,817	238	6,406	1,260	441	28,279	2,268	31,223
T-196	17,919	166	10,987	2,482	816	31,812	2,801	35,605
S-445	11,921	124	5,323	978	225	18,020	1,375	19,794
S-276	4,824	46	4,701	422	115	9,286	1,126	10,416
S-804	17,662	142	10,249	1,061	374	26,475	3,106	30,384
T-114	7,919	313	6,927	1,086	139	15,102	2,474	19,233
S-548	13,599	118	8,445	1,194	300	23,393	1,821	26,066
S-863	9,350	86	1,558	750	1,406	13,612	1,695	15,942
S-862	33,190	111	8,149	6,818	1,246	41,671	4,408	51,098
S-647	60,807	801	29,844	6,117	1,553	98,501	7,093	107,918
S-617	3,166	36	4,181	374	27	8,255	1,309	9,564
S-842	5,676	66	4,697	492	121	12,330	1,225	13,773
S-754	24,841	523	11,940	3,337	885	39,287	3,478	44,314
S-861	6,694	43	2,206	743	609	9,623	1,185	10,991
S-339	47,484	443	13,986	11,858	2,017	72,894	5,611	81,266
S-260	6,420	82	5,062	1,088	110	13,275	1,301	14,830
S-696	27,474	291	12,280	1,356	1,194	40,495	3,640	46,148

SCHEDULE C — Continued
List of Indiana State Banks as of June 30, 1982
Part I — Operating Banks

Charter No.	Name	Location
S-830	Hamilton County Bank	Cicero (Branch at Arcadia and Atlanta)
S-850	Clinton State Bank	Clinton
S-86	The Farmers Loan and Trust Company (7)	Columbia City (Branch at South Whitley)
S-869	Columbus Bank and Trust Company	Columbus (Two City Branches)
T-738	Irwin Union Bank and Trust Company	Columbus (Branch at Hope, Taylorsville, and five in City)
S-263	The Central State Bank (7)	Connersville (Two Branches in City)
T-34	Fayette Bank and Trust Company (7)	Connersville (Four Branches in City)
S-612	The Corydon State Bank	Corydon (Branch at New Salisbury and Jct. S.R. #62 and S.R. #135)
T-213	Old Capital Bank and Trust Company	Corydon (Branch at New Salisbury two in Town)
S-874	Bank of Western Indiana	Covington (Two City Branches)
T-53	The Fountain Trust Company	Covington (Branch at Kingman, Mellott, Attica and one in City)
T-227	Elston Bank and Trust Company	Crawfordsville (Branch at Waveland, Waynetown and three in City)
S-837	The Cromwell State Bank	Cromwell (Branch near Ligonier)
S-108	The Commercial Bank	Crown Point (Branch at Independence Hill)
T-264	Lake County Trust Company (1)	Crown Point
S-802	The State Exchange Bank	Culver (Branch at Argos and Plymouth)
S-232	The Cynthiana State Bank	Cynthiana (Branch at St. Wendell)
S-351	The Dale State Bank	Dale (Branch at Grandview and Hatfield)
S-190	The Danville State Bank	Danville (Branch at Avon, Clayton and two in City)
S-259	Farmers and Merchants State Bank	Darlington
S-851	Decatur Bank and Trust Company	Decatur (Two City Branches)
S-731	The First State Bank of Decatur (7)	Decatur (Two City Branches)
T-259	Union Bank and Trust Company	Delphi
S-821	Demotte State Bank (7)	Demotte (One City Branch)
S-122	First State Bank of Dunkirk	Dunkirk
S-340	Dupont State Bank	Dupont
S-793	The Edinburg State Bank	Edinburg (Branch at New Whiteland and near Franklin)
S-229	The Elberfeld State Bank (8)	Elberfeld
S-865	Citizens Northern Bank	Elkhart
S-12	St. Joseph Valley Bank	Elkhart (Branch at Nappanee and eighteen in City)
S-202	The Peoples State Bank	Elletsville (Branch at NW corner S.R. #37 and S.R. #46)
S-761	Security Bank	Elwood (Branch at Huntsville, Prosperity and two in City)
S-449	Morgan County Bank & Trust Company	Eminence (Branch S.R. #67 and Hadley Road)
S-673	English State Bank (8)	English (Branch at Leavenworth and one in City)
S-777	The Etna Bank (7)	Etna Green (Branch at Atwood)
S-367	The Citizens State Bank of Fairmount	Fairmount
S-209	The Fairmount State Bank (7)	Fairmount
S-790	People State Bank	Farmersburg (Branch at Fairbanks and Shelburn)
S-867	Farmers & Merchants Bank	Fort Branch
S-825	Anthony Wayne Bank	Fort Wayne (Branch at New Haven and thirteen in City)
T-212	Indiana Bank & Trust Company of Fort Wayne	Fort Wayne (Two Branches at New Haven and twenty-one in City)
T-47	Peoples Trust Bank	Fort Wayne (Branch at Waynedale, New Haven and twenty-two in City)
S-750	Fowler State Bank	Fowler (One City Branch)
S-725	Peoples State Bank of Francesville	Francesville
S-307	The Francisco State Bank	Francisco

SCHEDULE C — Continued
List of Indiana Banks as of June 30, 1982

Charter No.	Loans and Discounts Including Overdrafts	Loan Reserve	Total Securities	Cash and Due from Banks	Fixed Assets and Other Real Estate	Total Deposits	Total Capital Account	Total Resources
S-830	12,316	83	4,065	651	672	17,243	1,777	19,318
S-850	15,164	199	17,659	1,958	266	33,634	4,089	38,262
S-86	18,408	226	18,684	2,543	337	38,608	5,585	44,703
S-869	19,717	166	9,438	4,079	802	28,501	2,367	35,820
T-738	124,339	1,124	51,127	47,340	3,858	182,753	16,422	235,880
S-263	30,285	344	14,186	2,661	2,119	44,912	3,626	54,859
T-34	30,628	198	22,797	3,079	1,110	51,580	4,177	58,663
S-612	29,788	234	14,878	1,784	1,669	44,665	4,151	50,672
T-213	57,723	567	34,198	2,379	1,389	93,531	7,936	103,813
S-874	14,901	132	7,772	1,665	828	24,334	1,789	26,850
T-53	20,425	171	24,994	4,994	1,001	46,702	7,666	55,244
T-227	60,534	604	42,520	6,000	1,714	104,611	10,725	118,910
S-837	11,280	64	5,346	897	655	17,298	1,790	19,114
S-108	36,548	425	23,132	7,573	2,100	62,559	7,538	73,469
T-264	None	None	451	35	None	None	435	510
S-802	95,778	779	30,930	2,769	3,182	125,112	8,596	140,314
S-232	10,332	128	7,484	1,237	234	17,713	2,263	19,976
S-351	18,437	222	20,818	1,603	1,012	39,254	3,673	44,625
S-190	28,858	433	17,309	6,183	1,480	45,780	4,090	56,556
S-259	1,621	11	1,211	243	73	2,984	537	3,554
S-851	16,656	113	6,422	1,400	605	22,913	1,472	27,167
S-731	57,167	458	40,395	4,586	1,813	93,740	8,141	108,702
T-259	30,640	332	9,754	8,691	383	47,792	7,295	55,954
S-821	16,418	73	15,221	1,542	753	31,215	3,980	36,728
S-122	9,752	97	6,985	1,311	443	18,332	1,699	20,459
S-340	5,724	70	1,056	815	291	7,020	893	8,050
S-793	16,780	144	4,814	1,207	855	22,599	2,220	25,267
S-229	9,642	55	10,495	1,187	405	21,000	2,367	23,897
S-865	15,834	192	8,002	2,929	970	21,282	2,229	29,950
S-12	176,375	1,963	97,524	66,939	7,118	284,850	22,951	359,459
S-202	14,402	130	4,445	2,244	490	21,639	1,687	23,789
S-761	14,617	210	10,178	2,520	947	28,798	2,956	32,290
S-449	12,398	109	4,136	893	399	16,810	1,942	19,132
S-673	12,588	96	11,438	1,164	271	24,401	2,853	27,901
S-777	13,490	95	5,916	708	343	19,479	1,951	21,430
S-367	7,843	87	4,855	684	243	12,521	1,127	13,648
S-209	14,797	359	7,410	1,248	330	21,984	2,495	24,490
S-790	6,337	84	19,927	1,500	187	26,337	3,406	30,255
S-867	17,645	128	13,058	1,551	571	29,903	3,070	34,049
S-825	101,777	1,181	42,028	8,951	3,850	138,109	10,838	163,385
T-212	206,498	2,735	70,712	56,003	6,666	282,187	19,300	343,991
T-47	192,129	2,370	120,730	19,174	6,368	311,220	21,560	363,829
S-750	23,258	289	20,345	2,075	326	40,356	4,491	48,230
S-725	13,106	116	11,374	861	213	23,536	2,512	26,469

Charter No.	Name	Location
T-189	Clinton County Bank and Trust Company	Frankfort (Branch at Colfax, Rossville, Scircleville, and two in City)
S-10	The Farmers Bank	Frankfort (Branch at Kirklin, Michigantown, Mulberry and two in City)
T-142	Franklin Bank and Trust Company	Franklin (Branches at Whiteland, near Greenwood, Ninevah and three in City)
T-137	Union Bank and Trust Company	Franklin (Branch at Smith Valley, Trafalgar and three in City)
S-878	Springs Valley Bank & Trust Company	French Lick (Branch at West Baden and one in City)
S-398	The Friendship State Bank (7)	Friendship
S-88	The Garrett State Bank (7)	Garrett
S-734	First Valley Bank	Gas City (Branch at Jonesboro, Marion and one in City)
S-107	Bank of Geneva (7)	Geneva (Branch at Monroe and near Berne)
S-742	Goodland State Bank	Goodland
T-26	Salem Bank and Trust Company	Goshen (Branch at Millersburg, New Paris, Wakarusa and three in City)
S-824	Grabill Bank	Grabill (Branch at Harlan)
T-151	First Citizens Bank and Trust Company (7)	Greencastle (One City Branch)
S-808	Greenfield Bank Company	Greenfield (Branch at Fortville, Cumberland and two in City)
S-634	Hancock Bank and Trust Company	Greenfield (Branch at Mohawk, McCordsville, Willow Branch and two in City)
S-857	Decatur County Bank	Greensburg
T-70	Union Bank and Trust Company of Greensburg	Greensburg (Branch at Clarksburg, Westport and three in City)
S-155	State Bank of Greentown	Greentown
S-30	The Hamilton Bank	Hamilton
S-380	The Hamlet State Bank	Hamlet (Branch near Knox)
S-828	Hoosier State Bank	Hammond (Branch at Merrillville, Hobart, Hessville, Munster, Schererville, Cedar Lake and four in City and Calumet Twp.)
S-16	The Citizens State Bank	Hartford City (Two City Branches)
S-765	Haubstadt State Bank	Haubstadt
S-856	Bank of Highland	Highland (Two City Branches)
S-361	The Hillsboro State Bank	Hillsboro (Branch near Covington and at Kingman)
S-603	State Bank of Lima (7)	Howe
S-840	Community State Bank	Huntington (One City Branch and at Roanoke)
S-129	Peoples Bank and Trust Company	Indianapolis (Ten Branches in City)
S-848	Bank of Ireland	Ireland
S-26	The Dubois County Bank	Jasper (Branch at Ferdinand, Celestin, Saint Anthony, Hayesville and three in City)
S-353	The German American Bank	Jasper (Branch at Dubois, Ferdinand and three in City)
S-875	Jasper State Bank	Jasper
T-90	Citizens Bank and Trust Company	Jeffersonville (Branch at Hamburg, Youngstown, three in Clarksville and one in City)
T-800	The Clark County State Bank	Jeffersonville (Branch at Clarksville and three in City)
S-838	The Campbell and Fetter Bank	Kendallville (One City Branch)
S-847	The Kendallville Bank and Trust Company	Kendallville
S-411	Kentland Bank	Kentland (Branch at Lake Village and Roselawn)
T-252	Farmers Bank and Trust Company	Knox (Branch at Bass Lake and one in City)
T-247	Union Bank and Trust Company	Kokomo (Six Branches in City)

SCHEDULE C — Continued
List of Indiana State Banks as of June 30, 1982

Charter No.	Loans and Discounts Including Overdrafts	Loan Reserve	Total Securities	Cash and Due from Banks	Fixed Assets and Other Real Estate	Total Deposits	Total Capital Account	Total Resources
T-189	44,160	510	10,763	3,696	2,184	83,801	7,660	95,470
S-10	64,475	737	42,604	5,685	4,497	112,004	10,740	129,704
T-142	73,728	522	31,810	2,859	3,633	98,661	8,310	114,373
T-137	39,906	471	27,626	3,304	2,634	74,317	6,288	84,529
S-878	30,865	292	24,553	2,864	1,031	57,245	4,379	63,217
S-398	8,420	59	4,888	462	142	12,448	1,292	13,867
S-88	10,547	123	12,443	1,032	662	22,470	2,061	27,051
S-734	10,406	182	6,471	2,010	690	17,770	2,290	21,715
S-107	29,470	132	5,581	1,460	1,034	35,185	2,978	40,218
S-742	10,630	55	5,817	1,523	503	16,578	1,774	19,690
T-26	96,066	682	47,149	27,941	4,008	157,491	14,674	182,589
S-824	22,233	289	11,558	1,661	1,481	31,841	3,736	38,001
T-151	28,311	207	15,596	4,067	515	44,932	3,324	49,509
S-808	59,536	728	31,142	3,436	2,134	93,829	8,745	104,649
S-634	37,629	323	14,332	3,956	1,611	54,632	4,465	61,135
S-857	36,112	330	16,341	1,024	1,186	52,780	3,851	58,224
T-70	74,185	719	39,186	3,233	2,850	114,602	7,444	124,133
S-155	16,247	199	10,891	1,250	913	27,056	2,727	30,441
S-30	7,170	84	4,200	698	293	12,088	1,095	13,387
S-380	13,403	143	7,005	1,142	422	24,740	2,287	27,371
S-828	54,388	290	44,939	14,263	1,454	119,845	6,364	130,878
S-16	21,403	131	16,703	3,426	1,533	41,943	3,755	46,609
S-765	16,309	78	8,887	1,088	544	25,259	2,225	28,605
S-856	42,854	312	29,883	18,272	1,514	87,037	6,485	95,009
S-361	12,943	135	4,329	790	681	17,849	1,822	19,948
S-603	9,541	111	11,459	1,303	514	21,764	1,631	23,545
S-840	24,562	190	26,575	1,524	758	48,039	4,550	57,990
S-129	46,693	468	36,252	29,614	3,050	120,635	13,937	138,140
S-848	6,091	68	4,704	342	109	11,277	1,113	12,677
S-26	92,391	1,109	60,361	7,635	8,559	150,208	14,343	171,191
S-353	88,395	1,060	45,776	3,017	2,041	122,501	10,408	136,431
S-875	9,868	78	3,578	439	557	14,537	1,669	16,571
T-90	72,755	598	42,574	3,282	4,762	115,010	10,935	138,003
S-800	39,882	340	23,799	2,688	1,919	66,252	7,107	78,778
S-838	30,285	259	13,869	1,453	655	39,254	3,753	47,395
S-847	20,797	328	12,102	2,184	675	34,233	3,022	40,323
S-411	38,704	344	15,208	5,890	1,540	52,602	5,305	62,745
T-252	14,300	190	16,468	1,858	596	31,763	2,461	34,699
T-247	80,983	1,171	99,012	10,046	7,127	169,479	16,474	211,358

SCHEDULE B — Continued

Name of Bank	Location	Date	Capital	Remarks
Peoples Trust Bank	Fort Wayne	10-19-81		From: 913 South Calhoun to One Summit Square, Fort Wayne, Allen County, Indiana.
Martin County Bank	Shoals	4-08-82		From: Northwest corner of Main and Second Street to Southwest corner of Main and Second Street, Shoals, Martin County, Indiana.
First Source Bank	South Bend	4-26-82		From: 133 South Main Street to 111 East Washington Avenue, South Bend, St. Joseph County, Indiana.
		Part VII — Change Name of Bank		
Indiana Lawrence Bank & Trust Company	North Manchester	6-30-82		To: "Indiana Lawrence Bank"
Indiana Southern Bank of Sellersburg	Sellersburg	6-24-82		To: "Indiana Southern Bank"
First Bank & Trust Company	South Bend	9-01-81		To: "First Source Bank"
		Part VIII — Conversions		
None				
		Part IX — Mergers		
Citizens Banking Company	Anderson	3-26-82		Surviving bank is Citizens Banking Company, Anderson, Madison County, Indiana.
"F.C. Bank" (an "interim" bank)	Anderson			
The Fidelity Bank of Indiana	Carmel	10-16-81		Surviving bank is The Fidelity Bank of Indiana, Carmel, Hamilton County, Indiana.
"T.F.B. Bank" (an "interim" bank)	Carmel			
Farmers Loan & Trust Company	Columbia City	5-14-82		Surviving bank is Farmers Loan & Trust Company, Columbia City, Whitley County, Indiana.
"Whitley Banking Company" (an "interim" bank)	Columbia City			
Old Capital Bank & Trust Company	Corydon	6-01-82		Surviving bank is Old Capital Bank & Trust Company, Corydon, Harrison County, Indiana.
"Capital Service Bank" (an "interim" bank)	Corydon			
Clinton County Bank & Trust Company	Frankfort	10-30-81		Surviving bank is Clinton County Bank & Trust Company, Frankfort, Clinton County, Indiana.
"State Bank of Colfax" (an "interim" bank)	Colfax			

SCHEDULE B — Continued

Name of Bank	Location	Date	Capital	Remarks
St. Joseph Bank & Trust Company Central State Bank of Lakeville	South Bend Lakeville	6-29-82		Surviving bank is St. Joseph Bank & Trust Company, South Bend, St. Joseph County, Indiana.
The First Bank of Whiting First National Bank of Crown Point	Whiting Crown Point	6-11-82		Surviving bank is The First Bank of Whiting, Whiting, Lake County, Indiana.

SCHEDULE C — Continued
List of Indiana State Banks as of June 30, 1982
Part I — Operating Banks

Charter No.	Name	Location
T-7	Lafayette Bank and Trust Company	Lafayette (Branch at West Lafayette and three in City)
S-796	La Fontaine Bank	La Fontaine
S-868	Citizens Bank and Trust Company	LaGrange
S-465	Farmers State Bank	LaGrange (Branch at Stroh, Topeka and Wolcottville)
S-347	The Farmers State Bank	Lanesville (Branch at Elizabeth)
S-789	Farmers and Merchants Bank	Laotto
S-463	Farmers State Bank	Lapaz (Branch outside Bremen)
S-223	The State Bank of Lapel	Lapel (Branch in Edgewood and S.R. #9 and #109)
T-257	LaPorte Bank and Trust Company	LaPorte (Branch at Union Mills and two in City)
S-233	American State Bank	Lawrenceburg (One City Branch)
S-373	The Boone County State Bank	Lebanon (Branch at Advance, near Thorntown, Jamestown, U.S. #421 and S.R. #334 and two in City)
T-12	Citizens Bank and Trust Company of Lebanon	Lebanon (Branch at Whitestown and one in City)
S-302	Peoples State Bank	Leesburg
S-858	Allen County Bank and Trust	Leo (Two Branches at Fort Wayne and one at Huntertown)
S-766	American State Bank	Ligonier (Branch at Wolflake and one in City)
S-803	Linden State Bank (7)	Linden (Branch at New Richmond)
T-206	Peoples Trust Company of Linton	Linton (Branch at Jasonville, Switz City, Lyons and one in City)
S-582	State Bank of Lizton	Lizton (Branch at Pittsboro and outside Brownsburg)
S-298	The Farmers and Merchants State Bank	Logansport (Three Branches in City)
S-712	The Union Bank	Loogootee
S-592	Farmers State Bank	Losantville
S-474	Citizens Banking Company	Lynn
S-872	First Bank of Madison	Madison (One City Branch and Branch at Hanover)
T-56	The Madison Bank and Trust Company	Madison (Branch at Hanover, North Madison and two in City)
S-785	Marengo State Bank	Marengo (Branch at Carefree)
S-876	American Bank & Trust Company	Marion (Three City Branches)
S-836	State Bank of Markle	Markle
S-782	Citizens State Bank	Marshall
T-262	Indiana Bank and Trust Company	Martinsville (Branch at Paragon and one in City)
S-762	State Bank of Medora	Medora
S-584	Farmers State Bank	Mentone (Branch at Burket and outside Warsaw)
S-873	Merrillville Bank and Trust Company	Merrillville
S-32	Citizens Bank of Michigan City	Michigan City (Branch at LaCrosse, Rolling Prairie, Trail Creek, Westville and three in City)
S-864	Lakeshore Bank & Trust Co.	Michigan City
S-354	First State Bank of Middlebury	Middlebury
S-19	Farmers State Bank	Middletown (Two Branches in City and at Mooreland)
S-576	Valley Bank and Trust Company	Mishawaka (Branch in Osceola and eight in City)
S-778	The Bank of Mitchell	Mitchell (One City Branch)
S-753	State and Savings Bank	Monticello (Branch at Monon and one City Branch)
S-816	The Bank of Montpelier	Montpelier
S-738	Citizens Bank	Mooresville (Branch at Brooklyn, Monrovia and two in City)
S-713	First State Bank	Morgantown

SCHEDULE C — Continued
List of Indiana State Banks as of June 30, 1982

Charter No.	Loans and Discounts Including Overdrafts	Loan Reserve	Total Securities	Cash and Due from Banks	Fixed Assets and Other Real Estate	Total Deposits	Total Capital Account	Total Resources
T-7	97,356	874	45,714	7,848	2,104	132,411	12,755	157,048
S-796	6,959	28	4,655	362	150	10,351	1,256	12,981
S-868	5,986	32	1,346	613	309	7,523	712	8,476
S-465	33,773	209	20,046	8,916	1,180	63,478	5,157	70,386
S-347	6,950	81	3,642	563	127	10,863	1,138	12,001
S-789	8,939	84	5,042	295	88	14,113	1,491	15,711
S-463	20,805	213	16,978	3,423	225	39,816	3,859	44,489
S-223	14,130	110	4,105	1,056	661	19,521	1,233	21,175
T-257	57,781	360	26,725	14,859	2,121	86,318	5,960	103,121
S-233	8,192	53	5,315	2,409	466	16,404	1,265	18,561
S-373	49,684	507	24,357	4,172	3,842	76,883	7,454	89,063
T-12	13,838	177	10,949	1,400	871	25,654	2,625	28,730
S-302	17,359	146	8,914	805	448	26,367	2,078	29,092
S-858	9,014	104	2,255	646	1,287	13,065	1,530	14,893
S-766	23,522	198	18,477	1,086	2,048	41,183	3,323	46,498
S-803	8,325	25	5,347	743	311	15,403	1,349	17,056
T-206	50,904	166	30,685	3,017	696	84,284	7,178	92,749
S-582	30,049	388	18,053	1,892	977	50,601	3,604	55,173
S-298	33,388	261	17,123	6,623	1,922	58,340	4,149	68,023
S-712	15,819	275	14,192	803	156	27,708	3,954	32,156
S-592	5,316	32	1,473	683	28	8,948	892	9,844
S-474	17,102	71	7,782	1,012	235	19,692	1,680	21,389
S-872	24,552	111	3,212	1,557	1,772	29,962	2,427	32,798
T-56	57,104	343	26,695	10,903	2,128	93,891	9,570	105,969
S-785	8,571	37	1,085	1,613	250	11,653	1,128	12,995
S-876	51,191	533	26,623	40,222	1,560	103,133	8,659	128,632
S-836	11,832	120	6,916	754	262	19,251	1,840	21,574
S-782	7,469	74	5,237	697	193	11,812	1,473	13,583
T-262	25,345	253	13,383	1,060	1,355	40,039	3,426	44,601
S-762	6,618	39	3,399	532	190	10,490	810	11,300
S-584	18,930	86	10,411	803	1,173	32,474	2,724	36,431
S-873	8,044	54	2,423	2,154	803	13,534	1,194	15,935
S-32	76,196	908	33,598	22,530	3,134	120,343	10,757	142,174
S-864	15,854	91	3,063	1,814	480	19,289	1,310	21,905
S-354	22,153	282	5,807	2,895	593	30,107	3,492	34,207
S-19	20,117	192	5,473	2,263	554	29,588	2,551	32,761
S-576	84,628	750	34,093	18,473	7,567	128,793	9,324	149,935
S-778	9,916	142	11,951	1,692	254	23,175	1,558	25,232
S-753	42,934	305	21,093	4,665	746	63,222	8,013	72,439
S-816	12,264	107	3,516	723	462	17,932	1,495	19,702
S-738	34,524	278	14,342	3,003	2,200	51,207	5,130	57,337
S-713	6,306	54	1,488	8,330	247	14,541	1,879	16,420

SCHEDULE C — Continued
List of Indiana State Banks as of June 30, 1982
Part I — Operating Banks

Charter No.	Name	Location
S-747	Morocco State Bank	Morocco
T-92	Peoples Bank and Trust Company	Mount Vernon
S-325	Central Bank and Trust	Muncie (Branch at Daleville, Gaston and one in City)
T-263	Industrial Trust and Savings Bank	Muncie (Branch at Yorktown, Albany and three in City)
S-176	The Napoleon State Bank	Napoleon (Branch at Holton)
S-203	The Nashville State Bank	Nashville (One City Branch)
S-278	The Floyd County Bank	New Albany (Branch at University Plaza, Edwardsville, Galena and two in City)
T-62	Mutual Trust and Deposit Company	New Albany (Branch at Floyds Knobs outside New Albany and four in City)
S-870	Union Bank and Trust Company	New Albany (Branch at Georgetown and three in City)
S-871	Southern Indiana Bank and Trust Company	Newburgh (Branch at Boonville)
S-3	Citizens State Bank of New Castle	New Castle (Branch at Lewisville, Mt. Summit, Spiceland and five in City)
S-547	The Bank of Henry County	New Castle (Westside) (Branches at Kennard and Shirley)
S-784	The New Palestine State Bank	New Palestine (Branch at Gem)
S-204	The Citizens State Bank	Newport (Branch at Clinton and Cayuga)
S-563	Farmers State Bank	New Ross
S-295	The New Washington State Bank	New Washington (Branch at Henryville)
T-30	Wainwright Bank and Trust Company	Noblesville (Branch at Fishers, Cicero and two in City)
S-638	American State Bank	North Judson (Branch at Koontz Lake)
S-823	Community State Bank	North Liberty
T-244	Indiana Lawrence Bank and Trust Company	North Manchester (One Branch in City)
S-644	The North Salem State Bank	North Salem
T-254	Union Bank and Trust Company	North Vernon (Branch at Commiskey and two in City)
S-860	First Bank & Trust Company	Oakland City
S-813	The Farmers and Merchants State Bank	Oldenburg (Branch at Laurel)
S-758	The Bank of Orleans	Orleans
S-28	The Ripley County Bank (7)	Osgood
S-402	Ossian State Bank	Ossian
S-183	The Otwell State Bank	Otwell
S-146	State Bank of Oxford	Oxford (Branch at Otterbein)
S-806	Harrison County Bank	Palmyra (Branch at Crandall)
S-58	Orange County Bank	Paoli (One Branch in City)
S-413	The Parker Banking Company	Parker (One Branch in City)
S-220	Pendleton Banking Company	Pendleton (Branch at Markleville, Ingalls and one in City)
T-57	The Peru Trust Company	Peru (Branch at Mexico and Grissom A.F.B. and five in City)
T-59	Wabash Valley Bank and Trust Company	Peru (Branch at Bunker Hill, Denver and four in City)
S-5	The Citizens State Bank of Petersburg (8)	Petersburg (Branch outside City)
S-822	Pierceton State Bank (7)	Pierceton
T-93	The Marshall County Bank and Trust Company	Plymouth (Branch at Argos and two in City)
S-787	The Poland State Bank	Poland (Branch at Billville)
S-570	First State Bank of Porter (7)	Porter (Branch at Pines)
S-814	The Citizens Bank of Portland	Portland (Branch at Pennville and one in City)
S-1	The Peoples Bank	Portland (Branch at Redkey and one in City)
S-157	Gibson County Bank	Princeton (Branch at Hazleton and one City Branch)
S-311	State Bank of Remington	Remington
S-192	State Bank of Rensselaer	Rensselaer (Branch at Wheatfield and at DeMotte)
S-440	Bank of Reynolds (7)	Reynolds (Branch at Chalmers)
S-123	Rising Sun State Bank	Rising Sun

SCHEDULE C — Continued
List of Indiana State Banks as of June 30, 1982

Charter No.	Loans and Discounts Including Overdrafts	Loan Reserve	Total Securities	Cash and Due from Banks	Fixed Assets and Other Real Estate	Total Deposits	Total Capital Account	Total Resources
S-747	10,916	179	4,684	3,492	314	18,530	2,109	21,445
T-92	34,190	105	27,360	2,320	234	58,502	7,472	68,276
S-325	23,674	253	10,408	3,416	834	36,992	3,321	40,878
T-263	75,566	445	28,912	14,728	7,338	108,007	6,944	128,543
S-176	16,025	62	2,094	1,158	561	21,911	1,351	23,735
S-203	17,717	187	6,933	2,917	229	28,275	2,182	31,532
S-278	45,821	445	16,859	8,677	2,323	72,311	5,207	80,382
T-62	63,245	427	18,917	5,422	3,837	87,446	5,542	98,320
S-870	47,943	507	50,755	4,174	2,733	100,646	8,684	113,424
S-871	6,169	44	943	665	719	8,173	1,343	9,643
S-3	40,712	510	29,389	6,984	2,347	72,048	8,801	85,466
S-547	14,830	116	4,340	2,868	678	21,028	1,367	23,064
S-784	18,865	69	10,009	792	810	31,578	2,587	34,727
S-204	11,952	248	25,522	2,385	690	34,165	7,059	41,748
S-563	2,977	19	3,432	341	39	5,725	1,138	6,870
S-295	18,341	214	7,863	1,252	730	28,328	2,911	31,756
T-30	29,049	297	15,405	2,000	2,516	39,951	2,516	53,817
S-638	17,494	162	13,826	2,020	689	33,333	3,175	37,072
S-823	6,810	4	5,368	701	99	13,313	1,272	14,608
T-244	39,762	355	22,358	2,134	766	58,562	6,109	68,349
S-644	5,546	53	2,410	218	289	8,050	1,371	9,437
T-254	16,614	71	24,598	1,838	639	40,336	4,194	45,225
S-860	11,615	106	9,973	749	793	22,006	1,811	24,380
S-813	3,667	26	1,650	263	153	5,820	464	6,334
S-758	19,126	200	11,778	1,010	512	31,245	2,703	34,546
S-28	27,766	264	7,624	1,706	956	39,057	4,732	44,746
S-402	18,625	164	9,944	1,044	768	30,653	2,672	34,044
S-183	4,794	60	3,571	329	224	8,377	779	9,162
S-146	13,760	149	17,437	774	348	29,137	3,392	33,122
S-806	11,138	112	9,701	1,087	93	19,798	2,081	21,910
S-58	19,434	265	21,567	1,925	931	40,782	3,589	45,375
S-413	10,572	100	3,968	1,154	607	17,237	1,649	18,883
S-220	24,127	309	9,874	976	1,846	31,900	3,595	37,794
T-57	47,510	399	14,027	9,083	981	70,481	4,939	77,713
T-59	49,958	405	25,581	2,631	1,206	68,168	5,694	82,006
S-5	19,537	201	15,736	2,122	706	38,878	4,602	44,140
S-822	12,395	11	6,375	2,448	119	19,901	1,982	21,898
T-93	50,506	881	23,020	1,837	2,128	74,275	5,343	82,032
S-787	8,844	54	492	2,212	353	14,649	1,139	15,957
S-570	10,947	123	8,507	1,488	264	20,467	2,355	23,388
S-814	26,826	139	10,489	1,297	1,002	33,121	2,739	40,415
S-1	48,416	365	27,429	357	1,559	70,738	8,085	84,015
S-157	28,116	270	25,690	2,104	523	53,834	4,882	59,905
S-311	10,180	39	9,069	1,009	98	19,676	1,909	22,003
S-192	20,618	220	21,926	2,475	795	45,954	3,956	51,328
S-440	20,712	233	6,236	1,792	481	28,409	3,043	32,172
S-123	10,236	82	4,670	2,178	422	17,700	1,924	19,956

SCHEDULE C — Continued
List of Indiana State Banks as of June 30, 1982
Part I — Operating Banks

Charter No.	Name	Location
T-255	Tri-County Bank & Trust Company	Roachdale (Branch at Bainbridge and Russellville)
S-480	State Exchange Bank	Roann
S-791	Farmers and Merchants Bank of Rochester	Rochester (Branch at Kewanna, near Macy, and one in City)
S-609	Leiters Ford State Bank	Rochester (Branch at Kewanna, Leiters Ford and one in City)
S-46	Farmers State Bank	Rockport (Branch at Reo)
S-96	The Parke State Bank	Rockville (Branch at Montezuma, Rosedale and two in City)
S-723	Community State Bank	Royal Center
S-736	Farmers-Citizens State Bank	Salem (Branch at Campbellsville, Pekin and two in City)
S-809	The State Bank of Salem (8)	Salem (Branch at Hardinsburg)
S-841	San Pierre State Bank	San Pierre (Branch near North Judson)
S-280	Spencer County Bank	Santa Claus (Branch at Richland and St. Meinrad)
S-177	The Saratoga State Bank	Saratoga
S-53	The Scott County State Bank (8)	Scottsburg (One City Branch)
S-313	Indiana Southern Bank of Sellersburg (8)	Sellersburg (Branch at Borden, Hamburg and north of Jeffersonville)
T-21	Jackson County Bank	Seymour (Two City Branches)
S-443	American State Bank of Sheridan	Sheridan
S-792	Shipshewana State Bank	Shipshewana (Branch near LaGrange, near Wolcottville and at Topeka)
S-29	The Martin County Bank	Shoals (Branch at Crane)
T-217	First Source Bank	South Bend (Branch at Roseland, Walkerton, Osceola, Granger and fifteen in City)
T-260	St. Joseph Bank and Trust Company	South Bend (Branch at Roseland, Lakeville, two in Mishawaka and twelve in City)
T-733	Western State Bank	South Bend
S-643	Greensfork Township State Bank	Spartanburg (P.O. Lynn, Ind.)
S-711	First Bank and Trust Company	Speedway (Branch at Beech Grove, Clermont, six in Indianapolis and one in City)
S-779	Owen County State Bank	Spencer (Branch at Coal City and Gosport)
S-877	First State Bank of Spurgeon	Spurgeon
S-843	Farmers State Bank of Sullivan (8)	Sullivan (Branch at Dugger, Hymera and one in City)
S-797	Sullivan State Bank	Sullivan (Branch at Carlisle and one in City)
S-724	Union State Bank	Sulphur Springs
T-149	Summitville State Bank and Trust Company	Summitville
T-256	Peoples Bank and Trust Company (7)	Sunman
S-815	Grant County State Bank	Swayzee
S-408	The Farmers State Bank	Sweetser (Branch S.R. #18)
S-305	The State Bank of Syracuse	Syracuse (Two Branches near City)
S-238	Indiana State Bank of Terre Haute	Terre Haute (Branch at Riley and two in City)
T-79	Farmers Loan and Trust Company (7)	Tipton (Two City Branches)
T-251	Union Trust Company	Union City
S-824	United Bank	Upland (Branch at Marion)
S-526	Northern Indiana Bank and Trust Company	Valparaiso (Branch at Burns Harbor, Hebron, Kouts and seven in City)
S-798	The Veedersburg State Bank	Veedersburg (Branch in City)
S-63	Bank of Versailles	Versailles (One City Branch and at Cross Plains)
S-72	Vevay Deposit Bank	Vevay (Two City Branches and at East Enterprise)

SCHEDULE C — Continued
List of Indiana State Banks as of June 30, 1982

Charter No.	Loans and Discounts Including Overdrafts	Loan Reserve	Total Securities	Cash and Due from Banks	Fixed Assets and Other Real Estate	Total Deposits	Total Capital Account	Total Resources
T-255	23,085	257	8,390	1,105	606	30,641	3,324	34,604
S-480	13,941	152	3,860	2,004	965	18,931	1,663	21,835
S-791	24,717	67	16,943	1,198	1,025	41,514	3,350	46,310
S-609	12,439	99	1,776	787	646	15,498	1,052	16,667
S-46	9,200	51	8,297	758	309	18,122	2,112	20,562
S-96	26,065	271	13,228	949	850	38,199	3,905	42,958
S-723	16,309	200	13,796	1,061	296	31,714	2,795	35,010
S-736	31,141	504	36,582	2,881	315	65,285	8,920	75,250
S-809	25,485	106	15,587	2,061	573	42,161	4,461	47,306
S-841	8,487	81	6,273	664	363	19,576	1,686	21,467
S-280	14,892	28	5,333	970	688	22,584	1,918	24,940
S-177	5,527	67	4,961	430	279	10,836	1,069	11,902
S-53	28,664	277	13,315	1,749	1,069	42,079	4,154	46,903
S-313	25,709	302	16,252	5,770	1,098	44,922	3,821	52,233
T-21	36,887	381	19,474	4,288	1,367	59,601	5,341	68,898
S-443	12,834	119	9,801	1,066	450	26,677	3,270	30,539
S-792	46,749	447	19,695	3,813	1,684	61,813	5,779	74,113
S-29	16,875	155	7,107	888	1,682	24,079	2,240	28,264
T-217	275,618	3,647	127,573	90,199	5,469	419,320	28,767	531,979
T-260	222,494	2,103	118,548	46,195	10,438	329,491	21,035	425,915
T-733	1,326	10	652	160	47	2,742	704	3,446
S-643	3,817	55	2,715	1,967	105	9,228	872	10,100
S-711	101,980	1,176	46,428	18,664	3,206	156,880	15,048	188,194
S-779	40,861	317	18,555	3,639	691	60,007	4,467	65,495
S-877	6,674	48	3,916	253	289	11,432	927	12,386
S-843	16,011	192	16,227	1,288	243	31,260	3,141	35,083
S-797	41,934	230	30,710	1,563	305	66,220	7,488	77,545
S-724	3,126	20	1,139	187	180	5,839	496	6,336
T-149	2,901	None	775	1,390	25	5,874	631	6,511
T-256	10,670	119	10,755	1,152	400	21,346	2,119	23,488
S-815	8,709	95	4,982	728	335	13,959	1,815	16,100
S-408	3,018	27	1,886	449	103	4,621	1,027	5,652
S-305	21,401	140	6,168	4,087	617	31,640	2,345	34,731
S-238	22,795	374	45,292	3,381	942	68,723	11,268	80,613
T-79	26,518	178	19,201	4,085	653	48,388	4,033	54,191
T-251	15,131	123	11,475	830	446	26,377	2,511	29,355
S-824	11,397	64	6,861	2,223	879	17,660	1,910	22,108
S-526	104,308	932	51,545	25,590	3,551	157,774	15,309	187,899
S-798	3,684	25	6,229	1,134	172	10,495	1,256	11,895
S-63	4,334	62	3,507	347	515	8,427	755	9,303
S-72	16,738	127	6,851	808	929	25,833	2,004	28,344

SCHEDULE C — Continued
List of Indiana State Banks as of June 30, 1982
Part I — Operating Banks

Charter No.	Name	Location
T-258	Security Bank and Trust Company	Vincennes (Branch at Bickness, Freelandville and Oaktown and one in City)
S-879	Wabash Valley Bank of Vincennes	Vincennes
S-849	Frances Slocum Bank and Trust Company	Wabash (Branch at North Manchester and One City Branch)
S-819	Farmers Bank and Trust Company	Wadesville (Two Branches at Poseyville and one at St. Phillips)
P-246	Citizens Bank (1)	Wakarusa
S-534	The State Bank of Waldron	Waldron (Branch at St. Paul and outside Shelbyville)
S-372	The Cass County State Bank	Walton (Branch at Galveston)
S-786	Exchange Bank (7)	Warren
S-477	County House Bank	Outside Warsaw S.R. #15 & U.S. 30 (Branch at North Webster)
S-9	Lake City Bank	Warsaw (Branch at Silver Lake, Winona Lake, near North Webster and two in City)
T-40	The Citizens Bank and Trust Company	Washington (Two City Branches)
S-331	The State Bank of Washington	Washington (One City Branch)
S-625	Citizens State Bank (7)	Waterloo
S-799	The Farmers State Bank	West College Corner (P.O. College Corner, Ohio)
T-243	The Merchants Bank and Trust Company	West Harrison (P.O. West Harrison, Ohio, One City Branch)
T-204	American Trust and Savings Bank	Whiting
S-490	First Bank of Whiting	Whiting (Branch at Highland, U.S. #30 & Burr Street, Dyer, Griffith, Cedar Lake, Merrillville and four in Crown Point)
S-707	The Citizens State Bank	Williamsport (Two Branches at West Lebanon and one City Branch)
T-188	First Union Bank and Trust Company (7)	Winamac (Branch at Medaryville, Star City and one in City)
T-32	Peoples Loan and Trust Company	Winchester (Branch at Farmland, Modoc, Ridgeville and one in City)
S-807	The Randolph County Bank	Winchester
S-80	Union State Bank	Windfall (Branch at Hobbs, Kempton, Sharpsville and outside Tipton)
S-829	Bank of Wolcott	Wolcott
S-763	Worthington State Bank	Worthington
S-678	Farmers State Bank	Wyatt (Branch at Walkerton)
S-639	Farmers State Bank	Zionsville (Three City Branches and one outside Lebanon)
	MUTUAL SAVINGS BANKS	
Sav-5	The Peoples Saving Bank	Evansville (Two City Branches)
Sav-1	Lafayette Saving Bank	Lafayette (Two branches at West Lafayette and four in City)
Sav-2	LaPorte Savings Bank	LaPorte
Sav-3	Terre Haute Saving Bank	Terre Haute (One Branch in City)

1 Uninsured bank.

7 Member of Federal Reserve System, 7th District.
8 Member of Federal Reserve System, 8th District.

SCHEDULE C — Continued
List of Indiana State Banks as of June 30, 1982

Charter No.	Loans and Discounts including Overdrafts	Loan Reserve	Total Securities	Cash and Due from Banks	Fixed Assets and Other Real Estate	Total Deposits	Total Capital Account	Total Resources
T-258	76,571	530	35,051	3,876	1,601	110,365	11,797	124,500
S-879	6,102	48	5,593	1,102	929	15,535	2,403	18,905
S-849	28,593	349	15,894	1,350	787	40,051	3,382	47,508
S-819	42,117	493	19,801	1,195	1,278	59,573	7,288	69,872
P-246	None	None	None	14	15	None	10	29
S-534	17,875	170	11,043	836	647	31,371	2,704	34,689
S-372	18,801	65	8,958	1,295	720	28,769	2,380	32,014
S-786	16,161	192	16,952	1,580	185	32,845	4,328	37,834
S-477	15,245	86	2,890	731	995	19,446	1,497	21,163
S-9	69,878	628	32,533	11,935	1,720	108,376	8,874	120,935
T-40	30,798	326	14,544	3,559	341	45,714	4,029	51,092
S-331	16,748	142	9,975	1,146	429	28,024	2,681	31,251
S-625	1,948	18	4,558	1,042	None	7,548	1,075	8,630
S-799	7,652	70	2,729	913	379	10,821	1,104	12,192
T-243	12,929	127	5,525	1,408	510	18,677	2,418	21,385
T-204	13,022	180	22,208	1,761	485	34,919	2,940	38,390
S-490	123,034	1,500	52,921	49,802	4,369	206,171	18,393	247,208
S-707	13,175	104	16,413	1,338	867	29,961	2,968	33,686
T-188	38,287	305	24,859	4,610	813	62,425	5,159	70,476
T-32	19,128	386	18,023	1,919	312	38,100	4,643	45,559
S-807	16,360	152	13,586	2,148	342	34,647	4,420	39,809
S-80	11,793	247	5,275	1,703	295	24,823	2,925	27,821
S-829	12,670	54	7,667	795	346	20,152	2,376	22,569
S-763	12,330	130	7,314	390	242	19,620	1,582	21,761
S-678	18,929	96	14,375	2,892	196	35,939	3,667	40,797
S-639	20,410	252	9,247	607	733	29,838	3,171	33,626
			MUTUAL SAVINGS BANKS					
Sav-5	48,442	None	16,077	3,597	1,428	64,852	8,707	74,779
Sav-1	71,577	None	16,806	460	593	87,235	3,864	92,285
Sav-2	25,507	1,105	15,289	3,662	1,099	45,132	1,826	47,669
Sav-3	36,219	None	38,341	3,406	887	77,982	5,722	84,775

INDUSTRIAL LOAN AND INVESTMENT COMPANIES ISSUING CERTIFICATES OF INVESTMENT OF INDEBTEDNESS

SCHEDULE A

Summary of Reports of Condition of Five Industrial Loan and Investment Companies
Issuing Certificates of Investment of Indebtedness as of June 30, 1982
(amounts rounded to nearest thousand)

	June 30, 1982	June 30, 1981	Dec. 31, 1980	Dec. 31, 1981
ASSETS:				
Loans and discounts	290,576	272,658	270,155	281,567
Less: Reserve for possible loan losses	(5,040)	(4,751)	(4,378)	(4,934)
Loans Net	285,536	267,907	265,777	276,633
United States Government Obligations	22,760	11,780	7,275	11,171
Other Bonds and Securities	1,740	4,452	4,458	5,100
Certificates of Deposits	3,974	3,067	2,033	1,624
Cash on hand and due from banks	10,333	10,968	11,227	11,907
Real estate used in business	4,437	4,347	4,492	4,511
Furniture and Fixtures	156	91	83	98
Other Real Estate	432	207	183	196
Prepaid Expenses	169	116	101	145
Accounts Receivable	94	151	199	277
Deferred Charges	213	109	118	75
Other Assets	6,141	3,784	3,569	5,617
TOTAL ASSETS	335,985	306,979	299,515	317,354
LIABILITIES:				
Unhypothecated Certificates of Investment	271,617	249,319	242,852	256,734
Notes Payable	2,127	845	.....	1,516
Accounts Payable	314	167	120	263
Unearned Discount	32,559	29,582	29,175	30,607
Accrued Expenses	82	71	74	67
Dealers Reserves	87	104	102	87
Reserve for Taxes, Interest, etc.	3,338	3,846	4,522	3,770
Other Liabilities	835	594	1,468	588
TOTAL LIABILITIES	310,959	284,528	278,313	293,632
CAPITAL ACCOUNTS:				
Subordinated notes and debentures	113	163	175	153
Common stock	1,669	1,669	1,669	1,669
Surplus	9,445	9,445	9,445	9,445
Undivided profits	13,799	11,174	9,913	12,455
TOTAL CAPITAL ACCOUNT	25,026	22,451	21,202	23,722
TOTAL LIABILITIES AND CAPITAL ACCOUNT	335,985	306,979	299,515	317,354

SCHEDULE A — Continued

Summary of Reports of Condition of Five Industrial Loan and Investment Companies
Issuing Certificates of Investment of Indebtedness as of June 30, 1982
(amounts rounded to nearest thousand)

	June 30, 1982	June 30, 1981	Dec. 31, 1980	Dec. 31, 1981
SOURCES AND DISPOSITION OF INCOME:				
1. Operating income				
a. Interest and fees on loans	22,149	20,696	35,507	43,031
b. Interest on U.S. Treasury obligations	637	341	666	639
c. Interest on States and political subdivisions	38	46	92	91
d. Income from other securities	1,021	1,046	543	1,868
e. Other service charges, commissions and fees	9	19	38	35
f. Other operating income	871	443	461	818
g. Total operating income	24,725	22,591	37,307	46,482
2. Operating expenses				
a. Salaries and employee benefits	2,202	1,957	3,933	3,972
b. Interest on unhypothecated certificates over $100,000.00	443	298	462	621
c. Interest on other savings accounts	15,478	13,144	21,601	27,463
d. Advertising	600	466	1,287	1,352
e. Interest on subordinated notes and debentures	4	5	15	10
f. Interest on demand notes, etc.	None	2	118	None
g. Occupancy expense	477	382	759	846
h. Provision for possible loan losses	1,051	1,239	1,698	2,459
i. Other operating expenses	2,263	2,119	3,808	4,326
j. Total operating expense	22,518	19,612	33,681	41,049
3. Income before income taxes, securities gains or (losses)	2,207	2,979	3,626	5,433
4. Applicable income taxes	1,071	1,384	1,610	2,538
5. Income before securities gains or (losses)	1,136	1,595	2,016	2,895
6. Securities gains (losses) Net	None	(141)	(50)	(141)
a. Applicable income taxes		(65)	(23)	(65)
b. Securities gains (losses) Net	None	(76)	(27)	(76)
7. Net Income	1,136	1,519	1,989	2,819
CHANGE IN EQUITY CAPITAL:				
1. Balance beginning of period	23,722	21,202	19,619	21,202
2. Adjustments	168	(270)	83	(265)
3. Adjusted balance end of previous year	23,890	20,932	19,702	20,937
4. Net income (loss)	1,136	1,519	1,989	2,819
5. Other increases (decreases)	None	None	(489)	(34)
6. Balance end of period shown	25,026	22,451	21,202	23,722

INDUSTRIAL LOANS AND INVESTMENT COMPANIES
ISSUING CERTIFICATES OF INVESTMENT

Name	Location
Evansville Morris Plan Co., Inc.	Evansville (Two city branches)
Thrift Incorporated	Evansville (One city branch)
Indianapolis Morris Plan Corporation	Indianapolis (Ten city branches)
Fidelity Investment, Inc.	South Bend
The Morris Plan Company of Terre Haute	Terre Haute

DIVISION OF BUILDING AND LOAN ASSOCIATIONS

DIVISION OF BUILDING AND LOAN ASSOCIATIONS

There were 47 active building and loan associations as of June 30, 1982. 40 of these associations maintained insurance of accounts with the Federal Savings and Loan Insurance Corporation with the remaining seven uninsured.

Savings and Loan Associations submit a statement of condition and a report of earnings and expense at the close of each calendar year.

Indiana chartered building and loan associations held total assets of $1,648,046,441 which is a decrease of $408,160,868 from the preceding year. Mortgage loans in the amount of $1,403,077,130 were the principal type of asset held by the associations. This amount expressed as a percentage of total assets equals 85.1%.

Savings accounts amounted to $1,456,794,103, a decrease of $350,653,572 from the preceding year. General reserves amounted to $69,994,189 or 4.2% of total assets and undivided profits amounted to $37,753,697 or 2.3% of total assets.

The liquidity of associations as measured by cash on hand, in banks and in U.S. government obligations totaled $82,461,132 or 5.7% of savings accounts.

During the fiscal year under review:

Citizens Savings and Loan Association, Danville and Speedway Savings and Loan Association, Speedway merged into Fletcher Savings Association, Indianapolis under the new name of Security Savings Association.

The Peoples Building and Loan Association, Attica entered into voluntary liquidation.

Capitol Savings Association, Gary converted to a Federal charter.

Arsenal Savings Association, Indianapolis converted to a Federal charter.

Citizens Building and Loan Association, North Vernon and The Osgood Savings Association, Osgood merged into Home Federal Savings and Loan Association, Seymour.

Salem Savings and Loan Association, Salem converted to a Federal charter.

Pendleton Savings and Loan Association, Pendleton and Westfield Savings and Loan Association merged into First Federal Savings and Loan Association, Indianapolis.

Merchants Savings Association, Terre Haute converted to a Federal charter

Veedersburg Building Loan and Savings Association entered into voluntary liquidation.

Vincennes Savings and Loan Association, Vincennes converted to a Federal charter.

Citizens-Permanent Savings and Loan Association, Batesville received permission to become and operate as a deposit type association.

City Savings and Loan Association, Hartford City was granted permission to establish a branch office in the Muncie Mall, Muncie.

Peoples Home and Savings Association, Richmond received permission to establish a branch office at the corner of Sailor and 7th Streets, Richmond.

SCHEDULE B

Consolidated Statement of Income and Expense

	1980	1981
GROSS OPERATING INCOME		
Interest:		
On Mortgage Loans	$152,888,813	$134,464,295
On Real Estate Contracts	1,083,290	530,085
On Investment and Bank Deposits	20,365,999	18,517,618
All Other Interest	3,349,100	3,452,752
Premiums, Commissions and Fees	4,892,773	3,013,745
Net Income From Real Estate Owned	48,645	(12,501)
Gross Income From Office Building	426,296	362,393
All Other Operating Income	3,791,727	3,365,085
GROSS OPERATING INCOME	$186,846,643	$163,693,472
Less: OPERATING EXPENSES		
Compensation	13,051,221	10,659,829
Rent, Light, Heat & Office Bldg. Expenses	2,567,998	2,210,041
Advertising	1,833,970	1,266,119
Data Processing, Office Supplies, F & F Telephone and Postage	3,413,403	3,216,537
Insurance and Bond Premiums	443,783	352,070
Federal Insurance Premiums	1,367,639	1,146,512
Supervisory Examinations and Audits	729,466	621,830
All Other Operating Expenses	4,613,786	3,913,742
TOTAL OPERATING EXPENSES	$ 28,021,266	$ 23,386,681
NET OPERATING INCOME BEFORE INTEREST AND OTHER CHARGES	158,825,377	140,306,791
Less: INTEREST CHARGES	6,205,180	4,709,239
NET OPERATING INCOME BEFORE FEDERAL INCOME TAX	152,620,197	135,597,552
Add: NON-OPERATING INCOME	369,534	743,853
NET INCOME AFTER INTEREST AND BEFORE CHARGES	152,989,731	136,341,405
Less: NON-OPERATING CHARGES	747,606	376,391
NET INCOME BEFORE FEDERAL INCOME TAX	152,242,125	135,965,014
Less: FEDERAL INCOME TAX	1,258,824	(2,669,149)
NET INCOME	150,983,301	138,634,163
ALLOCATION OF NET INCOME		
Reserves	2,940,045	(182,645)
Undivided Profits	834,024	(13,133,792)
Dividends	147,209,232	151,950,600

SCHEDULE C

List of State Chartered Building and Loan Associations as of June 30, 1982
(Total Assets — December 31, 1981)

Location	Name of Association	Total Assets
Anderson	First Savings & Loan Association of Central Indiana (I)	$190,512,527
Aurora	The Peoples Building & Loan Company (I)	55,699,602
Bargersville	Bargersville Building & Loan Association (I)	4,512,636
Batesville	Citizens-Permanent Savings & Loan Association (I)	3,194,069
Boonville	Boonville Savings Association (I)	21,367,856
Boonville	Franklin Loan & Savings Association	142,826
Boonville	Warrick Loan & Savings Association	707,008
Chesterton	Northern Indiana Savings Association (I)	34,733,506
Columbus	Citizens Savings and Loan Association (I)	67,188,022
Connersville	Union Savings & Loan Association (I)	37,170,050
Covington	Covington Building & Loan Association (I)	2,377,912
Crawfordsville	The Montgomery Savings Association (I)	29,466,342
Edinburg	Blue River Savings & Loan Association (I)	6,781,985
Fort Wayne	Home Loan & Savings Association (I)	163,001,275
Frankfort	Citizens Savings & Loan Association (I)	36,009,825
Franklin	Mutual Building & Loan Association (I)	25,972,625
Frankton	The Frankton Building & Loan Association (I)	34,225,533
Gary	United Savings & Loan Association of Gary	20,773
Goodland	Newton County Loan & Savings Association of Indiana (I)	5,334,362
Greensburg	Greensburg Savings & Loan Association (I)	11,497,371
Hartford City	City Savings & Loan Association (I)	27,146,161
Indianapolis	Better Homes Savings & Loan Association (I)	1,576,748
Indianapolis	Security Savings Association (I)	90,876,309
Jasper	Liberty Building & Loan Association	929,309
Kentland	Kentland Building & Loan Association (I)	4,300,969
LaPorte	Anchor Savings & Loan Association (I)	7,639,694
Lawrenceburg	Dearborn Savings Association (I)	22,922,330
Lawrenceburg	Progressive Building & Loan Association (I)	22,856,792
Logansport	The Logansport Savings & Loan Association (I)	25,784,371
Lowell	Mutual Savings & Loan Association (I)	9,431,204
Martinsville	The Home Building Association (I)	52,391,131
Michigan City	Michigan City Savings & Loan Association (I)	25,855,466
Monticello	Peoples Savings & Loan Association (I)	44,641,137
Munster	American Savings & Loan Association (I)	52,533,402
New Castle	Henry County Savings & Loan Association (I)	197,650,120
Princeton	Perpetual Savings & Loan Association (I)	20,107,386
Richmond	The Peoples Home & Savings Association of Richmond (I)	55,759,209
Richmond	West End Building & Loan Association (I)	41,011,645
Scottsburg	Scottsburg Building & Loan Association (I)	21,934,163
Tell City	Peoples Building & Loan Association (I)	16,131,343
Terre Haute	Indiana Savings & Loan Association (I)	16,803,777
Tipton	Tipton Building & Loan Association (I)	104,939,959
Veedersburg	Hub Savings & Loan Association	1,096,038
Washington	Home Building, Savings & Loan Assoc. of Washington (I)	30,585,694
West Terre Haute	Sugar Creek Building & Loan Association	216,534
Whiting	Liberty Savings Association of Whiting (I)	22,862,450
Wingate	The Home Building & Loan Association	146,995

(I) — Indicates insured by Federal Savings & Loan Insurance Corporation

DIVISION OF CONSUMER CREDIT

DIVISION OF CONSUMER CREDIT

The Consumer Credit Division is charged by statutes with the administration of the Indiana Uniform Consumer Credit Code, the regulatory supervision of the Pawnbrokers Act, and the licensing procedures of the Currency Exchange Act.

From time to time the Indiana legislative body finds a need to amend the mentioned statutes with the most significant change in this fiscal year being an increase in the maximum loan rate from 18% annual rate to 21% in closed end consumer credit transactions.

Our responsibility is to conduct our Division efficiently and equitably as provided by the several statutes which have been enacted for the protection of Indiana Credit Consumer with a constant aim to represent and serve the credit consumer through state government.

Continuous realigning of the Division has resulted in a better knowledge and closer contact with the registrants and lenders within the four districts of the Division. It has also given us the ability to move into problem areas with increased efficiency in all areas.

In 1935 Indiana became the first state in the nation to provide for regular examinations of certain holders of consumer credit sales. Presently, Indiana is the only state authorized to regularly examine all consumer credit sales from their inception as well as the financial purchasers of such sales.

Examinations are necessary for correcting violations, the majority of which are un-willful, but an incalculable benefit is that of alerting creditors to requirements of the law by our staff, field and office, so that overcharges may be prevented rather than remedied. Most creditors knowing they are subject to examination prefer to avoid overcharges rather than to be cited after the fact by our staff of Division examiners. The statutes do provide penalties for willful violations. Such provisions, too, are effective preventatively.

This Division has under its administrative and regulatory jurisdiction over 14,000 licensed lenders and registered units. Field work of the twenty-six examiners working under the initial guidance of the four Field Supervisors in our Division provides us with pertinent information and facts needed for the effective functioning of our Division.

This Division also investigates all consumer complaints referred to it by all state agencies as well as those filed directly by the consumers for determination of any needed remedies.

As the result of regular examinations and complaint investigations, consumer creditors were cited for violations resulting in 8,229 refunds to the consumers in the amount of $475,277 in the 1981-1982 fiscal years.

We will continually review our methods, policies and philosophy in order to improve achievement of our goals to represent and serve the credit consumer of Indiana.

CONSUMER LOAN LICENSEES
SUPERVISED LOANS

Supervised Loans (Loans in excess of 18% Annual Percentage Rate)
Made by Licensed Lenders

SCHEDULE A

	Number	Dollar Amounts
Indiana Supervised Loans	323,430	$882,839,120.82
Earned Loan Charges from Supervised Loans	.....	137,573,396.81

SCHEDULE B

Classification by Security of Loans Made During
The Period from January 1, 1981 to December 31, 1981

	Number	Dollar Amounts
First Mortgages on Real Estate	4,514	$ 51,298,503.49
Junior Mortgages on Real Estate	12,233	109,751,183.91
Security Agreements on Tangible Personal Property	103,458	194,337,634.73
Other	94,322	120,270,941.98
Total	214,527	$475,658,264.11

SCHEDULE C

Analysis of Loans Made During
The Period from January 1, 1981 to December 31, 1981

	Number	Dollar Amounts
Net of any Unearned Loan Charges		
(a) $300 or less	15,694	$ 3,494,818.54
(b) $300.01 to $1,000	73,286	44,924,678.58
(c) $1,000.01 to $25,000	122,324	392,805,310.70
(d) $25,000.01 and over	3,223	34,433,456.29
(e) Total During Period	214,527	$475,658,264.11

The Average Loan Made During the Period from January 1, 1981 to December 31, 1981 was $2,217.24.

PAWNBROKING LICENSES

PAWNBROKERS

Of the oldest types of lending agencies, the Pawnbrokers are perhaps among the first. Pawnbrokers make loans to individuals, usually for small amounts, based on a pledge of personal property.

Of the 83,506 loans made during the year 44,783 were for $25.00 or less.

The Pawn loans made during the year by the twenty four licensed Pawnbrokers amounted to $3,190,244. Pawn loans increased in both number and amount with the same number of licensees as last year.

PAWNBROKER LICENSEES

ANDERSON, INDIANA
Alan Rubenstein, d/b/a
Allan's Jewelry and Loan Co.

BLOOMINGTON, INDIANA
A-1 Enterprises, Inc.
d/b/a A-1 Pawn Shop
Lawrence Fox
Ace Pawn Shop

CANNELTON, INDIANA
Can-Tel Pawn Shop, Inc.

COLUMBUS, INDIANA
The Trading Post Pawn Brokers

EVANSVILLE, INDIANA
Goldman's Stores, Inc.
David Levin & Sons, Inc.
d/b/a Peoples Pawn Shop

FORT WAYNE, INDIANA
B & B Loan Office

GARY, INDIANA
Gary Loan and Mercantile Co.
Jack Cohen and Jack Shaffner
d/b/a Jack's Loan Office

HAMMOND, INDIANA
Harold's, Inc.

HOPE, INDIANA
The Gold Nugget Pawn Shop

INDIANAPOLIS, INDIANA
Dock Bros., Loan Co., Inc.
Joseph's Jewelry & Loan Co.
McQuire Loan Co., Inc.
Oscar's Loan Office, Inc.
Rapp's Jewelry and Loan Co.
Sack's Eagle Loan Co., Inc.
Stanley E. Cohen, d/b/a
Stan's Loan
Westside Loan Company
William N. Long, d/b/a
Bill's Pawn-Brokerage

JEFFERSONVILLE, INDIANA
Sidney Rubin, d/b/a
Gold's Pawn Shop & Jewelry

KNIGHTSTOWN, INDIANA
Ned Lavon Wilson, d/b/a
Hard Times Pawn Shop

KNOX, INDIANA
A C E Pawn Shop

MICHIGAN CITY, INDIANA
The Family Pawn & Loan Co.

NEW ALBANY, INDIANA
Lawrence M. Kaplin, d/b/a
Ace Loan & Sporting Goods

OSGOOD, INDIANA
William T. Neal, Jr., d/b/a
Heritage Firearms & Loan Co.

SOUTH BEND, INDIANA
Red's Cars-Guns-Pawn Shop

TERRE HAUTE, INDIANA
Trigon Corporation, d/b/a
The Collector

PART I

SCHEDULE A

Consolidated Balance Sheet as Submitted by the Twenty-four Pawnbroking Licensees
As of December 31, 1981 and December 31, 1980

	Dec. 31, 1981	Dec. 31, 1980	Increase (Decrease)
ASSETS:			
Cash on Hand and Due from Banks	$ 262,342.78	$ 283,877.00	$ (21,534.22)
Pledge Loans Outstanding	1,350,114.47	1,272,955.34	77,159.13
Other Loan Receivables	82,142.42	112,808.61	(30,666.19)
Merchandise Inventory	1,586,426.21	1,691,427.43	(105,001.22)
Furniture and Fixtures	87,028.91	84,402.89	2,626.02
Unclassified Assets	567,173.87	511,069.22	56,104.65
Total Assets	$3,935,228.66	$3,956,540.49	$ (21,311.83)
LIABILITIES:			
Notes Payable	$ 582,844.30	$ 583,584.44	$ (740.14)
Accounts Payable	447,166.52	668,801.66	(221,635.14)
Unclassified Liabilities	330,100.07	266,827.50	63,272.57
Total Liabilities	$1,360,110.89	$1,519,213.60	$ (159,102.71)
CAPITAL AND/OR NET WORTH:			
Net Worth of Individuals and/or Partnerships	$1,185,777.82	$1,110,313.15	$ 75,464.67
Common Stock	217,713.72	217,713.72	0
Surplus and Undivided Profits	1,171,626.23	1,109,300.02	62,326.21
Total Capital Account	$2,575,117.77	$2,437,326.89	$ 137,790.88
Total Liabilities and Capital	$3,935,228.66	$3,956,540.49	$ (21,311.83)

SCHEDULE B

Consolidated Statement of Earnings, Expenses and Changes in Net Worth for the Year 1981

Gross Earnings and Income from all Business:		
Interest Collected on Pledge Loans	$ 346,192.11	
Interest Collected on all Other Loans	12,939.19	
Storage Fees Collected on Pledge Articles	158,802.01	
Income From Merchandising Business	2,508,728.06	
Unclassified Income	89,169.94	
Total Gross Earnings and Income		$3,115,831.31
Total Expenses in Conducting all Business		-2,579,996.57
Net Income and earnings		$ 535,834.74
Additions to Net Worth:		
New Funds Invested	$ 19,816.24	
Other Credits to Surplus	3,879.00	
Total Net Additions		$ 23,695.24
Sub-Total		$ 559,529.98
Deductions in Net Worth:		
Withdrawals from Profit or Capital	$ 372,414.87	
Dividends	26,999.11	
Unclassified Deductions	22,325.12	
Total Deductions		$ -421,739.10
Increase in Net Worth		$ 137,790.88
Capital Account as of December 31, 1980		2,437,326.89
Capital Account as of December 31, 1981		$2,575,117.77

SCHEDULE A

Comparative Statement of State Chartered Building and Loan Associations for Years Ending December 31, 1980 and December 31, 1981

Items	December 31, 1980	December 31, 1981	Percent to Total	Increase	Decrease
Assets:					
Mortgage Loans	$1,746,514,552	$1,403,077,130	85.1%		$343,437,442
Share Loans	34,212,078	16,674,898	1.0		17,537,180
Consumer Loans	9,212,854	11,268,987	0.7	$2,056,133	
Real Estate Sold on Contracts	12,596,368	6,556,928	0.4		6,039,440
Real Estate Owned and In Judgement	1,807,194	2,868,362	0.2	1,061,168	
*Investments	147,368,456	94,461,071	5.7		52,907,385
Cash on Hand	50,631,019	60,568,701	3.7	9,937,682	
Office, Building, Furniture & Fixtures	25,001,067	23,729,548	1.5		1,271,519
Other Assets	28,863,721	28,840,816	1.7		22,905
TOTAL ASSETS	$2,056,207,309	$1,648,046,441	100.0%		$408,160,868
Liabilities:					
Savings Accounts	$1,807,447,675	$1,456,794,103	88.4		$350,653,572
Advances From Federal Home Loan Bank	48,528,550	34,803,550	2.1		13,725,000
Borrowed Money	21,860,122	23,981,606	1.5	$2,121,484	
Loans In Process	8,560,848	2,050,682	0.1		6,510,166
Other Liabilities	23,048,885	19,773,752	1.2		3,275,133
Specific Reserves	2,300,626	2,805,062	0.2	504,436	
General Reserves	85,021,706	69,994,189	4.2		15,027,517
Undivided Profits	59,378,897	37,753,697	2.3		21,625,200
Guaranty Stock	60,000	90,000	NEG	30,000	
TOTAL LIABILITIES	$2,056,207,309	$1,648,046,441	100.0%		$403,160,868
*Investment:					
U.S. Government Bonds	$ 37,751,142	$ 21,892,431			
Federal Home Loan Bank Stock	16,254,400	13,300,700			
Other Securities	93,362,914	59,267,940			

SCHEDULE C

Analysis of Pawn Loans Made During the Year 1981
By Number and Dollar Value and Percent of Each Group as to Total

ITEM	NUMBER	PERCENT	DOLLAR VALUE	PERCENT
Pawn Loans Made or Renewed:				
$ .01 to $ 10.00	12,993	15.56	$ 114,306.55	3.58
$ 10.01 to $ 25.00	31,790	38.07	589,145.75	18.47
$ 25.01 to $ 50.00	27,002	32.33	971,049.05	30.44
$ 50.01 to $ 100.00	8,239	9.87	624,155.62	19.56
$100.01 to $ 300.00	2,926	3.50	561,803.10	17.61
$300.01 to $1,000.00	556	.67	329,784.00	10.34
Totals	83,506	100.00	$3,190,244.07	100.00

The average size of Pawn Loans made in 1981 was $38.21 as compared to $38.65 in 1980.

PART II

Reconciliation as to Number and Dollar Value
of Pawn Loans Made in 1981

ITEM	NUMBER	DOLLAR VALUE	NUMBER	DOLLAR VALUE
Pawn Loan Receivables, December 31, 1980	29,364	$1,272,955.34		
Pawn Loans Made or Renewed in 1981	83,506	3,190,244.07		
Sub-Total			112,870	$4,463,199.41
LESS:				
Pawn Loans Paid or Renewed	65,417	$2,547,141.15		
Pledges Unredeemed and Sold	16,175	565,943.79		
Sub-Total			81,592	$3,113,084.94
Pawn Loan Receivables, December 31, 1981			31,278	$1,350,114.47

The average size of Pawn Loan Receivables as of December 31, 1981 was $43.16 as compared to $43.35 on December 31, 1980.

CURRENCY EXCHANGE LICENSEES

CURRENCY EXCHANGES

Currency Exchanges are institutions authorized to sell checks or other instruments of payment of money to the public. At the close of the fiscal year ending June 30, 1982, there were fifteen currency exchange licensees having 2905 agents operating under the provisions of the Currency Exchange Act.

Currency Exchange licensees are not required to submit annual reports of their operations.

CURRENCY EXCHANGE LICENSEES

CHICAGO, ILLINOIS
First Chicago Cheque Corp.

CINCINNATI, OHIO
First National Cincinnati Corp.

DALLAS, TEXAS
Republic Money Orders, Inc.

INDIANAPOLIS, INDIANA
Louis Meisberger d/b/a
Porky Lane Bonded Money Orders
Walt's Super Market, Inc.
William R. Allison d/b/a
Hop and Stop Markets

IRVING, TEXAS
Associates Financial Express, Inc.

LOUISVILLE, KENTUCKY
427 Money Order Co.
A Division of Eton Services, Inc.

LONDON, ENGLAND
Barclays Bank International Ltd.

MARION, INDIANA
Hank's Supermarket of Marion, Inc.

MINNEAPOLIS, MINNESOTA
Travelers Express Co., Inc.

NEW YORK, NEW YORK
American Express Co.
Citicorp Services, Inc.
The Chase Manhatten Corporation

SAN FRANCISCO, CALIFORNIA
Bank America Corp.

ST. LOUIS, MISSOURI
Citicorp Person-to-Person
Financial Center Inc.

DIVISION OF CREDIT UNIONS

DIVISION OF CREDIT UNIONS

A credit union is a cooperative, non-profit association, incorporated under the laws of this state, for the purpose of educating its members in the concepts of thrift and to encourage thrift among its members. A credit union creates a source of credit at a fair and reasonable rate of interest and provides an opportunity for its members to use and control their own money in order to improve their economic and social condition. One very basic difference between credit unions and other financial institutions is the fact that credit unions are predominantly service-oriented. While profits do play an important role in the operations of the credit union, the original philosophy of providing the best, yet least costly, services possible has remained constant through the years. The members of a credit union are a group of individuals with some types of "common bond"; that is, some clearly defined group of people, each having similar interest.

The Division of Credit Unions is responsible for administering the laws and regulations which govern credit unions and evaluating their assets and management. As of December 31, 1981, there were one-hundred and four (104) active state-chartered credit unions with a total of fourteen (14) service offices. Of these active credit unions, fifty-nine (59) have share accounts insured up to $100,000 by the National Credit Union Administration, while the remainder are uninsured.

Credit Unions in Indiana enjoyed a good growth in savings during the fiscal year ending December 31, 1981, but a more moderate growth in loan outstanding. The total share deposits of all Indiana credit unions, which is now over $464.5 million, increased by more than $41.2 million for a growth of 9.8%. The total of loans outstanding, which is now at $351.1 million, increased more than $26.1 million, or an increase of 8.0%. The total assets of Indiana credit unions, which is now in excess of $517.7 million, increased more than $47.3 million, or 10.1% during the fiscal year.

Investment in Government Securities increased $17.7 million, or 14.0%. Investment in fixed assets (office buildings and equipment) increased $16.7 million, or 25.8%. This fixed asset increase is indicative of the commitment being made by Indiana credit unions to better serve their members.

There was one new charter issued during 1981 to the Muslim Credit Union of Central Indiana in Plainfield.

SCHEDULE A

CONSOLIDATED STATEMENT OF CONDITION OF INDIANA STATE CREDIT UNIONS
AS OF DECEMBER 31, 1981

		December 31, 1981	December 31, 1980
ASSETS			
Cash on Hand and Due From Banks		$ 10,878,428.	$ 9,110,951.
Total Loans: (Total Number Accounts) (114,047)		351,075,239.	324,928,849.
(a) Personal	$296,253,084.		
(b) Real Estate	54,592,155.		
(c) Other	230,000.		
U.S. Government Securities		38,298,402.	52,074,526.
Building & Loan Association Shares		1,209,617.	2,491,988.
Certificates of Deposit		37,652,645.	30,989,761.
Other Investments		65,664,317.	39,495,107.
Land and Buildings		8,177,967.	6,499,907.
Furniture and Fixtures		1,953,025.	1,409,423.
Other Assets		2,813,848.	3,405,377.
Total Assets		$517,723,488.	$470,405,889.
LIABILITIES AND EQUITY			
Shares (Total Number Accounts) (300,295)		$464,572,231.	$423,232,225.
Total Borrowed Money		5,616,168.	4,897,438.
(a) From Other Credit Unions	$		
(b) From Other Sources			
Dividends Declared, but not paid		2,904,399.	1,896,658.
Accounts Payable		1,068,642.	1,100,957.
Other Liabilities		1,218,333.	1,824,695.
Reserves (Other than loan reserves)		518,335.	389,786.
Total Liabilities		$475,898,108.	$433,341,759.
Regular Reserve for Loans	$23,263,435.		
Special Reserve for Delinquent Loans	3,365,916.		
Undivided Profits	15,196,029.		
Total Equity		$ 41,825,380.	$ 37,064,130.
Total Liabilities & Equity		$517,723,488.	$470,405,889.

SCHEDULE B

CONSOLIDATED STATEMENT OF INCOME AND EXPENSE OF INDIANA STATE CREDIT UNIONS
AS OF DECEMBER 31, 1981

	December 31, 1981
INCOME	
Interest on Loans	$42,902,419.
Income from Investments	17,207,548.
Other Income (excluding reserve income)	589,651.
Total Income	$60,699,618.
EXPENSE	
Salaries	$ 6,882,041.
Borrowers and Savings Life Insurance	1,411,183.
Trade Association Dues	162,917.
Surety Bond	126,697.
Supervision Fee	199,341.
Interest on Borrowed Money	514,006.
Stationery, Printing & Postage	794,418.
Rent & Utilities	581,034.
Education Expense	257,369.
Collection Expenses	140,807.
Depreciation	609,976.
Social Security Taxes	372,374.
State and Local Taxes	811,367.
Other Insurance	322,793.
Recording Fees	32,726.
Advertising	463,378.
N.C.U.A. Share Insurance	295,338.
Legal Expenses	389,374.
Electronic Data Processing Expenses	941,383.
Annual Meeting	222,790.
Miscellaneous	701,001.
Total Expense	$16,232,313.
Net Income	$44,467,304.

SCHEDULE B — CONTINUED

DISTRIBUTION OF NET INCOME

	December 31, 1981
Transferred to Regular Reserve	$ 3,012,414
Transferred to Undivided Profits	41,454,890
Total Distribution	$44,467,304
Dividends Paid to Shareholders	$37,273,042

SCHEDULE C

List of State Chartered Credit Unions as of December 31, 1981

Location	Name	Total Assets	Total Loans	Total Shares
Anderson	Anderson Post Office Credit Union	$ 657,831.46	$ 496,687.71	$ 583,163.96
Anderson	EMGE Employees Credit Union	439,257.57	375,024.92	282,759.08
Anderson	Independent Credit Union	38,085,458.01	21,442,800.36	33,672,198.19
Auburn	Dekalb Co. Farm Bureau Co-op Credit Union	9,774,841.24	7,658,414.48	8,204,733.78
Bluffton	Franklin Electric Employees Credit Union	535,982.87	285,051.02	447,720.48
Brazil	Clay Co. Farm Bureau Co-op Credit Union	442,252.29	242,103.91	403,904.49
Chrisney	Spencer Co. Bureau Credit Union	552,016.38	363,448.72	514,703.91
Columbus	Arvin Employees Credit Union	3,054,055.10	2,494,033.65	2,551,304.00
Columbus	Golden Foundry Employees Credit Union	630,263.69	405,536.35	373,558.96
Corydon	Harrison Co. Farm Bureau Co-op Credit Union	123,181.90	110,935.13	106,088.89
Crown Point	Lake Co. Farm Bureau Co-op Credit Union	52,092.41	44,774.70	41,213.81
Dillsboro	Dearborn Co. Farm Bureau Co-op Credit Union	162,015.74	138,562.66	133,075.11
Dunkirk	Indiana Glass Employees Credit Union	548,661.36	318,765.14	506,984.71
East Chicago	C.E. Employees Credit Union	2,002,893.75	1,460,255.00	1,635,533.32
East Chicago	East Chicago Firemens Credit Union	507,690.01	331,000.00	405,786.86
East Chicago	East Chicago Teachers Credit Union	2,291,691.16	1,705,980.35	2,085,353.06
East Chicago	Inland Employees Credit Union	93,396,868.27	75,225,533.29	86,372,719.78
East Chicago	Postal Employees Credit Union	18,367.48	13,585.00	13,290.67
Fort Wayne	Allen Co. Postal Employees Credit Union	2,079,330.28	1,795,114.28	1,938,233.64
Fort Wayne	Kunkle Industrial Affiliated Credit Union	822,646.29	559,060.40	794,067.08
Fort Wayne	Public Service #3 Credit Union	4,883,228.94	2,990,733.39	2,510,011.66
Fort Wayne	Tokheim Employees Credit Union	2,515,323.12	1,939,287.88	2,253,385.03
Frankfort	Clinton Co. Farm Bureau Co-op Credit Union	1,972,187.56	1,831,402.58	1,589,879.25
Frankfort	Nickle Plate Employees Credit Union	708,850.83	509,476.43	503,042.47
Franklin	Arvin G & F Credit Union	1,018,581.47	700,867.67	847,792.00
Gary	Federal Employees Credit Union	2,358,010.79	1,935,640.75	2,083,374.33
Gary	Gary Railways Employees Credit Union	75,403.68	65,691.73	57,016.24
Gary	Gary Screw & Bolt Employees Credit Union	109,485.18	33,252.40	85,356.32
Goshen	Elkhart Co. Farm Bureau Co-op Credit Union	27,927,110.80	16,331,007.07	25,144,736.07
Goshen	Penn Credit Union	4,900,902.38	3,113,063.80	4,398,517.93
Greenfield	Hancock Co. Farm Bureau Co-op Credit Union	201,144.41	155,831.47	172,835.72
Hagerstown	Perfect Circle Credit Union	8,552,592.42	6,260,103.53	7,217,232.28
Hammond	Hammond Firefighters Assn. Credit Union	529,137.80	433,596.47	473,653.84
Huntington	Huntington Co. Farm Bureau Co-op Credit Union	2,177,684.92	1,929,509.62	1,889,701.05
Indianapolis	Block's Employees Credit Union	390,305.15	290,227.75	337,076.11

SCHEDULE C — Continued

List of State Chartered Credit Unions as of December 31, 1981

Location	Name	Total Assets	Total Loans	Total Shares
Indianapolis	Capital Consolidated Inc. Credit Union	$ 128,105.91	$ 108,709.49	$ 106,931.84
Indianapolis	Citizens Gas Utility Credit Union	3,821,570.93	3,378,001.74	3,583,888.68
Indianapolis	Diamond Chain Credit Union	508,898.61	332,248.64	434,605.41
Indianapolis	Double Eleven Credit Union	2,836,962.16	2,189,672.85	2,545,870.52
Indianapolis	Dow Employees Credit Union	3,024,149.22	2,310,238.34	2,586,994.03
Indianapolis	Employees Credit Union at L.S. Ayres	1,070,579.54	583,224.58	974,946.70
Indianapolis	Farm Bureau Employees Credit Union	1,905,808.44	1,614,539.08	1,751,824.36
Indianapolis	Grain Dealers Mutual Credit Union	271,965.40	173,138.13	224,679.51
Indianapolis	Highway Credit Union	1,001,023.23	680,028.93	920,698.76
Indianapolis	Indiana Public Employees Credit Union	3,789,190.71	2,642,339.57	3,503,058.11
Indianapolis	Indianapolis Hebrew Credit Union	553,073.50	292,515.60	475,228.66
Indianapolis	Indianapolis Police Dept. Credit Union	6,337,762.11	4,867,252.00	5,723,168.76
Indianapolis	Indianapolis Post Office Credit Union	9,929,335.02	5,699,846.15	8,638,480.15
Indianapolis	Indianapolis Power & Light Credit Union	2,059,692.54	1,433,252.46	1,761,633.30
Indianapolis	Indianapolis Teachers Credit Union	2,347,898.93	991,999.04	2,199,210.04
Indianapolis	Indianapolis Railroad Employees C.U.	527,636.83	403,360.85	469,790.17
Indianapolis	IPTC Employees Credit Union	414,870.19	330,612.26	262,306.49
Indianapolis	Jet Credit Union	14,072,743.42	10,839,578.12	12,386,752.59
Indianapolis	KEMBA Employees Credit Union	7,439,918.57	5,648,642.40	6,602,616.60
Indianapolis	Lane Bryant Employees Credit Union	1,874,286.23	1,391,080.73	1,555,139.37
Indianapolis	Link Belt Credit Union	2,298,668.12	1,442,540.22	2,183,842.48
Indianapolis	Louis C. Buehler Credit Union	259,923.33	178,545.03	210,317.28
Indianapolis	Marion County Farm Bureau Co-op Credit Union	597,051.40	501,392.49	568,210.46
Indianapolis	Mutual Insurance Credit Union	278,901.42	225,017.24	197,051.28
Indianapolis	Naval Avionics Employees Credit Union	12,632,525.94	10,021,844.65	11,443,678.81
Indianapolis	Perry Teachers Credit Union	436,122.85	359,772.05	394,364.72
Indianapolis	Rand McNally Employees Credit Union	137,307.12	90,002.68	119,805.79
Indianapolis	RCA Employees Credit Union	23,660,796.37	14,278,108.88	22,460,016.55
Indianapolis	Richardson Employees Credit Union	531,955.18	329,070.11	415,501.65
Indianapolis	Roberts Employees Credit Union	390,301.98	285,819.23	291,305.12
Indianapolis	Standard Oil Employees Credit Union	724,352.86	512,366.64	631,945.80
Indianapolis	State Merit Service Credit Union	949,869.94	664,719.78	830,900.55
Indianapolis	WABCO Employees Credit Union	270,997.79	236,171.60	230,129.16
Jeffersonville	Clark Co. Farm Bureau Co-op Credit Union	389,918.49	378,752.14	290,717.76
Kokomo	Howard Co. Farm Bureau Co-op Credit Union	936,099.56	523,071.94	771,665.66

SCHEDULE C — Continued

List of State Chartered Credit Unions as of December 31, 1981

Location	Name	Total Assets	Total Loans	Total Shares
Kokomo	Kokomo Post Office Credit Union	$ 351,813.32	$ 299,734.00	$ 311,977.09
Kokomo	Stansanco Credit Union			
Lafayette	G.T.C. Credit Union	851,449.62	576,888.14	646,054.20
Lafayette	T.R.W. & Lafayette Industrial Employees Credit Union	4,526,069.70	2,864,977.93	4,322,228.33
LaPorte	Municipal Employees Credit Union	205,167.35	151,440.16	180,051.54
Lawrenceburg	Seagram Employees Credit Union	1,258,254.64	971,055.42	1,136,657.44
Logansport	Cass Co. Farm Bureau Co-op Credit Union	1,240,231.47	843,215.11	1,067,096.89
Logansport	G.T.C. Logansport Credit Union	110,469.52	49,417.51	102,403.82
Loogootee	Martin Co. Farm Bureau Co-op Credit Union	665,804.01	634,944.04	602,060.29
Marion	Grant Co. Farm Bureau Co-op Credit Union	391,223.37	253,883.93	270,374.92
Marion	Indiana & Michigan Electric Credit Union	485,153.06	364,341.72	276,839.03
Michigan City	Indiana State Prison Credit Union	186,266.47	129,512.49	160,580.77
Monroe	Adams Co. Farm Bureau Co-op Credit Union	3,434,632.65	2,921,564.33	1,175,295.52
Muncie	Ball Employees Credit Union	2,424,793.00	1,996,393.00	2,349,571.00
Muncie	Muncie Post Office Credit Union	336,449.06	313,963.58	280,265.10
New Albany	New Albany Schools Credit Union	501,588.89	458,985.27	443,618.16
New Castle	New Castle Products Credit Union	266,682.96	181,762.40	210,299.99
New Castle	New Castle State Hospital Credit Union	231,316.89	117,497.29	194,528.92
New Haven	Allen Co. Co-op Credit Union	624,437.21	530,134.18	542,196.86
Notre Dame	University of Notre Dame Credit Union	23,146,465.74	15,019,680.50	22,203,429.29
Pendleton	Indiana Reformatory Credit Union	411,630.89	347,666.20	372,863.45
Peru	Miami Co. Farm Bureau Co-op Credit Union	56,517.08	44,378.06	39,758.23
Plainfield	Muslim Credit Union of Central Indiana (New Charter)			
Richmond	NATCO Employees Credit Union	6,233,678.98	3,506,186.91	5,735,504.33
Richmond	Richmond State Hospital Credit Union	258,264.34	208,502.30	226,729.94
Richmond	Wayne Employees Credit Union	1,216,946.85	1,081,692.57	995,029.31
Rochester	Fulton Co. Farm Bureau Co-op Credit Union	62,654.61	36,171.81	46,261.54
Seymour	Jackson Co. Co-op Credit Union	1,209,686.08	1,053,505.96	1,082,738.72
South Bend	South Bend Post Office Credit Union	1,594,149.61	1,269,139.91	1,422,072.89
South Bend	Teachers Credit Union	100,927,550.72	52,236,013.20	95,392,796.85
Sullivan	Sullivan Co. Farm Bureau Co-op Credit Union	590,331.97	372,374.11	496,725.29
Terre Haute	Terre Haute Post Office Credit Union	423,366.38	399,693.90	369,005.69
Valparaiso	Porter Co. Farm Bureau Co-op Credit Union	2,137,085.60	1,671,677.29	1,047,090.96
Vevay	U.S. Shoe Co. Employees Credit Union	66,716.98	55,974.70	57,331.58
Wabash	Wabash Co. Farm Bureau Co-op Credit Union	38,389,028.59	30,208,835.72	32,435,511.42

DIVISION OF ELECTRONIC DATA PROCESSING

DIVISION OF ELECTRONIC DATA PROCESSING

In an effort to keep pace with the growth and increasing complexity of data processing, plans were developed for a separate group of specialized examiners to give full attention to review and evaluation of internal controls and operation procedures of data processing centers in supervised financial institutions. The Electronic Data Processing section was established as a part of the Bank and Trust Division during the fiscal year of 1973-1974 to perform EDP examinations and assist all divisions in data processing matters. The EDP section was reorganized as a separate division of the Department in 1979. The EDP Division currently reviews not only state chartered institutions, but also data centers, both independent service bureaus and national banks, that provide data processing services for state chartered financial institutions.

Since the establishment of the EDP Division, the financial industry has experienced a tremendous rate of growth in the number of institutions using data processing. Virtually every financial institution is dependent in one way or another on data processing. Whether data processing is performed in-house or performed by an outside servicer, the institution must ensure that adequate controls and procedures are enforced to help protect the integrity of its records.

With the price of data processing systems coming down, more and more small institutions are bringing their data processing in-house. Many of these smaller institutions lack training in data processing, and as a result, frequently lack the controls and safeguards required to ensure a secure operation. The EDP Division is charged with helping ensure that these controls are in place.

The Division presently supervises one hundred thirty (130) in-state computer installations (in-house and service centers) which process work for state-chartered financial institutions. Nineteen (19) national banks offer processing services. Supervision of these national bank computer installations has been delegated to the Comptroller Of The Currency who shares, on a reciprocal basis, reports with this Department. We do joint examinations with OCC and con-current examinations with the Federal Deposit Insurance Corporation and the Federal Reserve System.

During the fiscal year of 1981-1982, the Division was instrumental in the completion of many projects to assist supervisory divisions of the Department. A computer terminal is connected on-line to the Federal Deposit Insurance Corporation data base, located in Washington, D.C. Indiana was fortunate to be one of only three (3) states offered to participate in this experimental program. Through this terminal the Department has full examination data on all state-chartered banks that are not members of the Federal Reserve System. Condition and income data that is public information is available for *all* banks in Indiana.

The EDP staff at present has two (2) full-time examiners. It follows that as the number of data centers increase, the EDP force must also increase. Our EDP examiners point out weaknesses and pitfalls, but the actual implementing of their advice and suggestions is the responsibility of top management. During

1981, the EDP examiners completed ninety (90) EDP evaluations. This is 69.2% of the one hundred thirty (130) data centers in Indiana as of December 31, 1981. The one hundred thirty (130) data centers is an increase of forty (40) data centers to be examined.

The EDP Division currently follows the examination procedures as established by the Federal Financial Institutions Examination Council (FFIEC). In order to keep abreast of new auditing/examining techniques, the examiners also attend various courses and seminars which are sponsored by the FFIEC, CSBS and the various professional organizations.

Examiner reviews of Data Processing centers cover major concerns such as security, controls, internal EDP auditing, programming and operation standards, management involvement, emergency and disaster-contingency planning.

Supervision "in-house" is charged with the responsibilities of insuring the safety and soundness of the institution and its assets. When records of assets and liabilities (deposits, withdrawals, trusts, etc.) are entered into the computer, then controls MUST be put in place to safeguard these records. Having safe and sound data processing policies and practices is the best way to insure control and have improved efficiency in protecting these valuable records.

Data processing needs security and effective internal controls whether it entails a small processor in the corner of the bank bookkeeping department or a large data center. In both cases the lifeblood of a business — "its assets" — flow invisibly through the machine and are manipulated by an unseen force. In both cases accidents, carelessness, deception, or ignorance can cause expensive or irrecoverable loss, all at astounding speed and often with no way to trace what happened.

Careful planning before a computer is installed can alleviate many stumbling blocks. In the past the "idea" has been to buy a computer and then buy application software programs. Now most professionals consider that it is better to buy the software packages that will meet your needs and then shop for a computer to run the programs.

If the current trend continues, more and more small financial institutions will be acquiring their own computer systems. As the number of these institutions increase, so does the potential for exposure to losses if adequate safeguards are not observed. While the Board of Directors is ultimately responsible for safeguarding the assets of its institution, many times they are not fully aware of the potential risks inherent in the operation of a data center. Our examiners conduct EDP examinations to bring these potential risks to the attention of management and the Board of Directors, and as a result, help assure a sound operation.

EDP staff should have adequate separation of duties and management should have audit expertise. The requirements for controls and security exists and top management needs to find new ways to implement them in the computer environment. They should establish through their EDP STEERING COMMITTEE procedures, monitoring capabilities, and verification routines.

Insight and creativity must be used to construct a useful control environment and an appropriate audit plan. Management needs to be assured that the files and programs have been accessed only as authorized. Otherwise, no one can attest to their validity and security. Many learn by their own mistakes instead of learning from the mistakes of others. No one is immune to theft by computer

or otherwise. It is not always the "short-time" employee that is involved in fraud, but the "long-time" trusted employee.

Study is still continuing for the potential use of programs for partial automation of examination. Program potential may be to retrieve data not already available in printed form or to summarize data in a manner not already available. It can also increase the examiners confidence in the integrity of records when the internal control of the institution is adequate. The major objective should be to increase flexibility, independence and productivity.

Both the current and future plans of this Division can have the major benefit of improving efficiency within the industry, thus making the job of supervision much easier and greatly improved. Supervision which is charged not only with insuring safety and soundness but also to insure that the financial needs and convenience are met for the citizens of Indiana.